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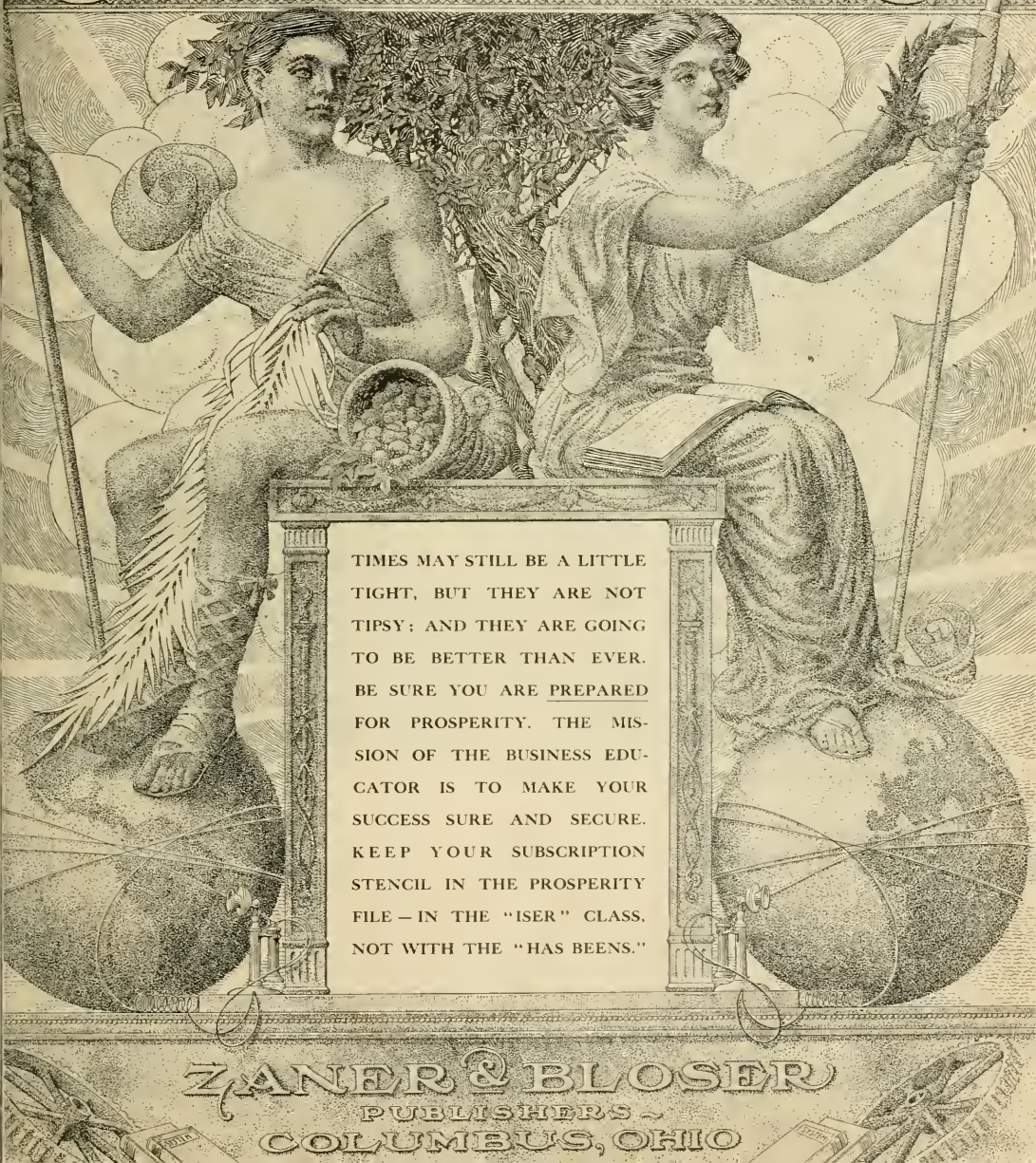
THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. ONE DOLLAR A YEAR
SEPTEMBER, 1908



ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

THE BLISS SYSTEM OF ACTUAL BUSINESS

THE SCHOOL BUILDER

There is nothing about a Buisness College that will attract more attention than a fine Office Practice Department. A department, fitted up like the one herein

shown, will pay 100% on the investment every year. This is a photo of a portion of an Office Practice Department fitted last summer especially for the introduction of the Bliss System of Actual Business. This new school, The Bliss-Alger College of Saginaw, Mich., has met with wonderful success, over 200 students having been enrolled since September last.

What the Bliss System has done for this school, it will do for others. If you wish to make an investment which will pay better than any investment you have ever made, introduce the Bliss System of Actual Business from the Start.

THE F. H. BLISS PUBLISHING CO., SAGINAW. MICH.

A MANUAL
OF
LANGUAGE LESSONS.
BY
F. R. HEATH.

A text-book on English, designed more especially for use in Commercial Colleges and Schools of Shorthand.

Cloth. 12mo. 275 pages. $1.00.

The Phonographic Institute Company,
CINCINNATI, OHIO.

The following subjects are briefly but comprehensively expounded, and suitable exercises are furnisht:

1. **Grammar.**
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3. **Synonyms.**
4. **Definition and Use of Words.**
5. **Capitalization.**
6. **Punctuation.**
7. **Composition.**
8. **Correspondence.**
9. **Spelling.**
10. **Etymology.**
11. **Homonyms.**

EXAMINATION COUPON.
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A single examination copy of *A Manual of Language Lessons* will be sent to any teacher who will fill out and return this coupon with *forty-eight cents* in stamps or silver.

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A complete course in Advertising with personal instructions and advice for only Five Dollars.

Commercial teachers, prepare to teach advertising and thus increase your salary.

Clerks, salesmen and stenographers, learn to plan and write your employer's advertising matter and place yourself in line for rapid promotion. Business students, if your school doesn't teach advertising, don't enter business without making good the defect by taking our course in the subject at home.

Every man in the commercial field who wishes to make rapid progress should strengthen his personal equipment by acquiring a practical training in this the greatest creative force in business. The judicious use of advertising has done and is doing more to increase business and build trade than all other influence combined.

To get a thorough knowledge of advertising, it is no longer necessary to pay the prohibitive prices asked by some schools. Our course includes the kind of instruction that gives the student a practical working knowledge of the subject. He is also given expert advice after he has begun to use his knowledge. Note the following outline of what only Five Dollars will purchase.

1—**COMPLETE COURSE IN ADVERTISING,** 50 lessons covering the entire subject

2—**APPENDIX TO ABOVE** containing examples of type faces and model advertisements mentioned in the lessons.

3—**SPECIAL ASSIGNMENT OF WRITTEN WORK** on every lesson, to be performed by the student.

4—**SPECIAL TYPEWRITTEN INSTRUCTIONS** supplementing the lessons and assignments and making the work practical and individual. All purchasers of our course who write us their object in studying advertising will receive a personal letter of advice.

5—**OUR PERSONAL, EXPERT ADVICE** on five questions or criticism of five pieces of advertising matter sent us. This feature alone is worth the cost of the entire course. The only restriction is that the advice must be sought within one year, and must relate to the business of the student or his employer.

Send us a bill, check or postal order for Five Dollars and you will receive the above Course of Instruction, assignments, personal letter and an order good for five expert criticisms as described above. Write today.

THE CHAMBERLIN ADVERTISING SERVICE,
OSSEO, MICHIGAN.

Free Course for Teachers
Chartier Shorthand
BY MAIL

Send for the first lesson and begin the study of the greatest system of shorthand ever published.

Mr. L. C. Spencer has just completed the most simple, pedagogical and learnable shorthand mail course ever presented to the American people.

Ten simple lessons.

The theory of the system can be mastered in ten nights by any teacher of average intelligence.

A postal card addressed to us will bring you the first lesson, and then will begin the most fascinating study of your life.

Write to-day.

CHARTIER-SPENCER PUBLISHING CO.
NEW ORLEANS LOUISIANA
L. C. SPENCER, President S. C. SCHWING, Sec.-Treas.

MAIL COURSE
IN ACCOUNTING AND AUDITING

BY R. J. BENNETT, C. A., C. P. A.
Principal Detroit Business University.
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A course of carefully graded lessons in **Theory and Accounts, Auditing, Business Law, Cost Accounting, Corporation Organization and Practical Accounting,** together with numerous sidelights and specialties pertaining to the accountancy profession. The course is thorough, authoritative and complete, and prepared with the assistance of Certified Public Accountants and Lawyers. It will bear the closest inspection, and any person who is anxious to advance cannot afford not to take the course.

Every commercial teacher should aim to improve himself in auditing and accounting and thereby increase his money-making ability. We can prepare you for a first-class position.

We prepare candidates for C. P. A. examination in any state.

Send for outline of course and special summer rates.

R. J. BENNETT, C. P. A.
15 Wilcox St., Detroit, Mich.

Business School Course in Letter-Writing

By Carl Lewis Altmaier, Drexel Institute

Have You Seen It? ***It Is Unique.*** ***It Has 43 Graded Lessons.***

The even pages of the book are in the form of printed letter heads representing all businesses. On the odd pages is the text explaining the lessons. The student writes his letter upon the letter head, detaches it, and hands it to the teacher for correction. For simplicity, uniformity, and practicability, nothing like it is offered.

TABLE OF CONTENTS

Period	Hyphen	Acknowledgments
Comma	Rules for Capital Letters	Remittances and Inclosures
Semicolon	Form of a Business Letter	Letters Requesting Payment
Colon	Signature	Letters of Recommendation
Interrogation Point	Composition of the Letter	Letters of Introduction
Apostrophe	Envelope or Superscription	Letters of Application
Marks of Parenthesis	Letters Asking for Credit	Circular Letters
Double and Single Quotations	Letters Ordering Goods	The Writing of Telegrams

Price, 60 Cents. *School exam. copy, 40 cents.*

Park Publishing Company

2134 North Camac Street ***Philadelphia, Pa.***

THE MUSSELMAN PUBLICATIONS

Business Letter Writing—One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

NEW COMMERCIAL ARITHMETIC

A book of 479 pages, thoroughly covering the subject. Copy sent postpaid for $2.00

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COMMERCIAL LAW
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Try a box of Musselman's Perfection Pens, 25 cents. For full information and sample pages, write

D. L. MUSSELMAN PUBLISHING CO.
QUINCY, ILLINOIS

Gillott's Pens

The Most Perfect of Pens

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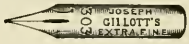
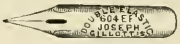


VICTORIA PEN, No. 303



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Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

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IF YOU WISH TO TEACH A LIGHT-LINE SHORTHAND THAT IS MUCH BRIEFER THAN LONGHAND, YOU WILL HAVE TO TEACH

BEERS SHORTHAND

and no one who is up-to-date cares to teach a shaded position system

Light-line **Forward movement** **Non-position** **Connective Vowel**

BEERS SHORTHAND made its first appearance April 12, 1908. You can judge for yourself as to how it is succeeding when we tell you that we have just issued the

SECOND EDITION

REVISED **RE-WRITTEN** **RE-ENGRAVED** **IMPROVED**

Any Word in the English language may be written without lifting the pen

It is the ONLY Light-line system that does not
Drop terminations
Whittle up outlines
Teach false orthography
Evade phonographic difficulties
Use arbitrary signs for prefixes, terminations and other portions of outlines.

It is the ONLY Light-line system that has a complete alphabet
Was devised by a man having years of practical experience
Indicates Prefixes and Terminations by suggestive signs
That uses the available, useful, phonographic material in a logical manner

COMPLETE TEXT, 112 P P CLOTH, **$1.00** Half price to schools and teachers

Free Course of Instruction by Mail to Teachers (including book) and no obligations incurred by the Teachers. Teachers, take advantage of this offer. You can lose nothing. You may gain much.

Send for "Some Points." It's free to all.

Beers Publishing Company, 1008 Simpson Street, B. E., New York

IF YOU are interested in the latest and best in the line of a Penmanship Text you need to look into the revised and improved Complete Compendium or Teachers' Manual entitled

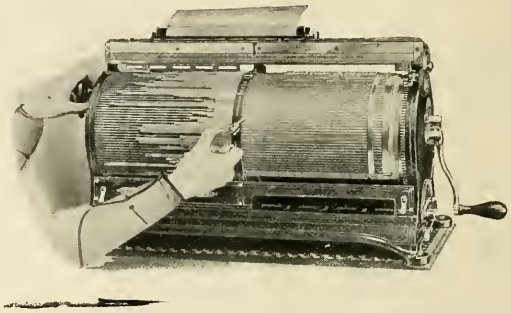
The Zaner Method of Arm Movement Writing

intended for pupils and teachers in Commercial and High Schools.
Correspondence solicited with school proprietors.

ZANER & BLOSER

PENMANSHIP PUBLISHERS COLUMBUS, OHIO

Add a Course of MULTIGRAPHING to Your Curriculum



The Field of the

Gammeter Multigraph

is almost as wide as that of the typewriter, and its diversity of use even greater. There is a big and growing demand for Multigraph operators throughout the country and enterprising Commercial and Stenographic Schools everywhere are including multigraphing in their curriculum.

What the Multigraph Does.

1. As a Multiple Typewriter.

The Multigraph *typewrites* form letters identical in every way with the work of a high grade typewriter, at a speed of 3,000 to 6,000 per hour, according to the experience of the operator. It uses movable type (automatically composed) and prints through a wide typewriter ribbon on paper backed up by a typewriter platen.

2. As an Office Printing Press.

The Multigraph does all kinds of office printing at the bare cost of paper and operator's time—a saving of fully 50% over the printer's charge. For printing, a Direct Inking Attachment—simple and clean—is substituted for the ribbon.

WHY YOU Should Teach Multigraphing.

No high priced instructor is required—simply a young man or woman who can readily learn the instruction work from our demonstrators. A three or four weeks course will make any student an expert operator, able to command a larger salary even at the start, than stenographers. Many who cannot afford to spend the time and money necessary for a stenographic course will jump at the chance to take a course in multigraphing. Our 17 Branch Offices will assist in quickly securing positions for all graduates. A tuition fee of $25.00 can easily be secured for a course of multigraphing, and the work turned out by the students can be used in your *own* business. All your form letters, instruction sheets, card index supplies, statements, etc., can be printed by your Multigraph students practically without expense to you, and you get paid for their work.

We have a special offer to make to all Business Colleges and Schools who will teach multigraphing. Write us today for samples of work and full information concerning our "School Agreement."

The American Multigraph Sales Co.

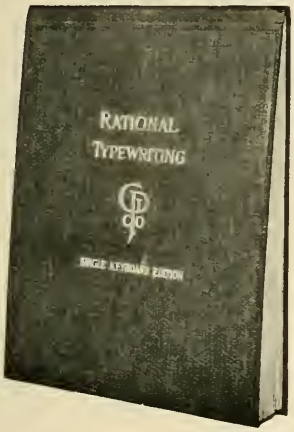
Branch Offices: Everywhere **General Offices: Cleveland, O.**

THE DECISIVE VICTORY

in the Central Commercial Teachers' Association Student Typewriting Contest (held June 20th, Davenport, Iowa) of operators trained by

RATIONAL TYPEWRITING

is striking proof of the fact that it is



THE RIGHT START

which the "Rational" operator receives that lands him a winner in the end.

This contest was confined to pupils who had begun the study of typewriting since April, 1907.

The "Brown Trophy" was won by Cornelia H. Dammers, a "Rational" operator and a graduate of the Gregg school, whose average net rate of speed was $48\frac{3}{10}$ words a minute and whose record for accuracy was the best made.

Second place was taken by the only other "Rational" operator entered

"There is a Reason"

for the supremacy of the "Rational" operators. If you are not familiar with the great central idea of RATIONAL TYPEWRITING, which makes such victories possible, send for a sample copy, (fifty cents to teachers) and for a copy of "How I Teach Typewriting," free.

Price $1.00

Discounts to Schools

MISS CORNELIA DAMMERS

The Gregg Publishing Company

New York Chicago

DON'T BE HELD DOWN

ISAAC PITMAN SHORTHAND

Holds the World's Record for Speed and Accuracy

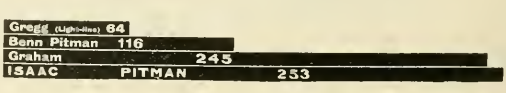
Miss Nellie M. Wood Makes a new World's Record with a NET Speed of 253 Words per Minute

AT the Third International Contest for Speed and Accuracy in Shorthand Writing, held at Philadelphia, April 18, 1908, under the auspices of the Eastern Commercial Teachers' Association, the supremacy of the Isaac Pitman Shorthand was again fully demonstrated in the winning, for the second time, of the Eagan International Cup by Miss Nellie M. Wood, with a gross speed of 260 words per minute and a **net speed of 253 words a minute,** which constitutes **the world's record.**

Mr. Chas. Currier Beale, the Chairman of the Speed Committee, when announcing the results, called especial attention to the remarkable accuracy of the transcription handed in by Mr. Godfrey (an Isaac Pitman writer), from the notes of his dictation at 180 words a minute in the Miner Medal test. Of the 900 words dictated, Mr. Godfrey's transcript had 895 absolutely correct. Of the five incorrect, three were rated as material and two as immaterial errors, thus making the transcript 99 4-5% correct. This is the **world's record for accuracy** in shorthand writing.

As at the last International Speed Contest (Boston, 1907), there were no entries from the writers of the Light-line or other non-Pitmanic systems

The adjoining diagram represents the highest *net* speeds attained by the different systems in the
1st International Speed Contest Baltimore, 1906
2nd " " " Boston, 1907
3rd " " " Philadelphia, 1908



International Typewriting CONTEST

In the "World's Championship Contest," also held under the auspices of the Eastern Commercial Teachers' Association, Miss Rose L. Fritz broke all previous records by copying, for twenty-five minutes, at a **net** speed of **99 words per minute**. In the "School Championship Contest" Miss Elise Scott, of Toronto, won the Gold Medal with a net speed of 52 words per minute. Both Miss Fritz and Miss Scott learned the subject from Chas. E. Smith's "Practical Course in Touch Typewriting."

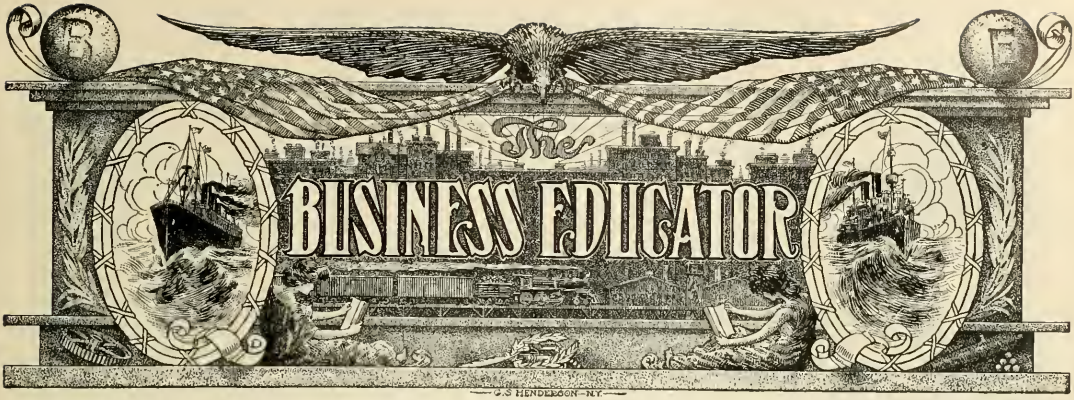
WHAT THE WORLD'S CHAMPION TYPIST SAYS

"I am pleased to state that I consider 'A Practical Course in Touch Typewriting,' the only text-book from which I studied, the best typewriting book that I have seen. The exercises are excellent and have helped me wonderfully in working up speed. The whole course is very interesting from the beginning, and it cannot but produce the best results in the shortest time." — *Rose L. Fritz.*

SEND FOR A COPY OF "INTERNATIONAL SPEED CONTESTS" AND "PITMAN'S JOURNAL" ALSO FOR PARTICULARS OF FREE INSTRUCTION BY MAIL TO TEACHERS

ISAAC PITMAN & SONS :: 31 Union Square :: New York

Publishers of "COURSE IN ISAAC PITMAN SHORTHAND," $1.50
"PRACTICAL COURSE IN TOUCH TYPEWRITING," 50c. CLOTH, 75c
"STYLE BOOK OF BUSINESS ENGLISH," 60c



VOLUME XIV. COLUMBUS, O., SEPTEMBER, 1908. NUMBER I.

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions, 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions, 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.
The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.
Back numbers cannot, as a rule, be supplied.
Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. **Sample copies furnished to secure subscriptions.**

$25.00 Twenty-five Dollars in Prizes. $25.00

Mr. Fred Berkman, whose lessons in business writing begin in this number, has donated the money and will have full charge of the awarding of the prizes as follows:

1. The most accurate business writing submitted.... $5 00
2. The most beautiful penmanship design submitted. 5 00
3. The most improvement made during one month... 5 00
4. The most improvement made during entire course. 5 00
5. The best letter, and work received as to composition, spelling, punctuation, arrangement of work, and neatness 5 00

NOW, if you have any ambition at all, "get busy."

—— o ——

The prizes will be awarded at the completion of the series of lessons next June. The name and address of the one whose work merits "first" in each of the five contests will be published each month in THE BUSINESS EDUCATOR. All work should be at Spokane prior to the 20th of each month.

This will mean much labor on the part of Mr. Berkman, but it will mean much to you if you try to win, or get your pupils to try to win.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

I CAN'T.

The "I can't" boy is about the sickliest, mushiest one of all. He ought to have been baked a few hours longer. He has a very aggravated case of curvature of the spine; that is, his spine is always curving backward in a desperate attempt to find the soft side of a Morris chair. What he needs is a change of diet. He ought to be boarded for about a week with a board, say one inch thick, three inches wide and three feet long. This kind of diet thoroughly clears the system of all microbes antagonistic to progress, and so wonderfully stimulates the memory that "I can" stands big in the vocabulary of the person treated.

Of course, a great many boys are not wholly responsible for their attitude toward things that should be done.

As a boy, the parents thought little Johnny was about the sweetest, brightest bunch of loveliness that ever came down the pike—and that is the ideal way to look upon one's child, because that kind of phosphate sprinkled liberally upon him is what makes him grow and wax strong but they made an awful mistake when they decided that "tootsey-wootsey" was too cute to ever help himself. There is nothing, if you will permit the paradoxical expression, so lovingly cruel as doing for a child what he could and should do for himself, thus instilling into his mind and action the deadening "I can't." An inheritance like that is infinitely worse than a legacy of a poor farm covered to the third rail in the fence with a never sleeping mortgage.

However, a person can change this attitude into one of irresistible positiveness, and it is imperative that he do so if he wishes to be successful and enjoy that which is the birthright of every individual—a happy and useful existence.

The boy who has been helped into the "I can't" condition and who goes forth into the world without making a change, will find that people are still willing to help him—down the front steps.

The young man who expects pay for what he cannct do, or thinks he cannot do (it amounts to the same thing—inaction) is attempting to work the bunco game; he is a nonproducer and is trying to get something for nothing.

"I can't" anchors one to incompetence. If you feel that you must give expression to your temporary inability to do a thing say, "I am not able to do it *now*." That means that you are going to spit on your hands and get a jiu jitsu hold on it later.

"I can't" is an expression of the weakness of the finite. "I can" is rooted in the Infinite which sustains your true self, and if you will persistently hold to that mental attitude, all seeming obstacles will fade away as quickly as an ice cream soda before a thirsty boy in June.

It will take some little time and will power to eradicate a habit of thought, expression and action that has become so much a part of your life, but *you can do it*, and experience the exquisite thrill of knowing that you are a factor in increasing your own and the world's happiness. All that is necessary is to hold unswervingly to the truth that the omnipotent, omniscient and omnipresent Life within your being is the same Life that has animated and developed the most illustrious and noble men and women of all times, and Who stands ready to do equally as much for you if you will omit all thoughts of weakness, and boldly declare and work for the development of those wonderful talents which are implanted in every human being at the inception of life.

"I can't." Quit it.

THE N. C. T. F. OFFICIAL REPORT.

The official report of the National Commercial Teachers' Federation and Constituent Associations, for the 1907 meeting held at Pittsburg is a credit to that body as well as to its Editor-in-Chief, Mr. A. F. Harvey, Waterloo, Ia.

This, the only authentic Year Book of Commercial Education, is being read and prized by an increasing number of people each year, and if published economically, edited broadly and printed promptly, is destined to do much for the organizations which give it existance to make them national in fact as well as in name.

It comprises 307 large, compactly printed pages, giving the best that was spoken and done at the convention. Many splendid contributions to our calling are here given publicity and permanency—two very desirable ends. Through this report, members are able to secure and become acquainted with the programs of the various sections, whereas by attending in person he comes in contact with but one section at a time.

It's a good thing and deserves to be published earlier. The fault has not been with the Editor or Secretary, but with people who delayed submitting their papers. Let's round up the program material at Indianapolis and get everything lined up early for the next report.

Many and many an otherwise idle hour is being spent by members reading this Report and reenjoying the very enjoyable Pittsburg meeting. Here it is viewed in perspective and appreciated in full. It's the after-dinner speeches of an enjoyable meal—the capsheaf which preserves the whole. Let us have more of them and as good. Here's our thanks for so much for so little money.

Illustrating correct position for writing.

C. Warren Jones — Fred Berkman — Miss Olive Smith

Lessons in Business Writing

Penman, Blair Business College, Fred Berkman Spokane, Washington.

Subscribers' writing criticised free. Send specimens to Mr. Berkman at above address by the 20th of each month. Then watch for your initials in these columns about five weeks later.

INTRODUCTION.

"The only way to have a friend is to be one," by Emerson, is as true today as it ever was. For many years past THE BUSINESS EDUCATOR has been one of my very best friends—have constantly gone to it for information and inspiration. Many, no doubt, will turn to these pages for a similar purpose, and to you let me say: "Do your very best—or not at all." And if you are in a position to be of assistance, of service, of *real help* to some one, by all manner and means do the work that is for you to do—willingly, cheerfully, enthusiastically—trying to so live that the world will be better around and after you. If you do, you will taste the sweetest of all rewards—"Duty well done." That is to be the "key-note" of the series of lessons which are to follow. Your cooperation, assistance, suggestions, and criticisms are earnestly solicited.

Copies.

The copies were all written with free Arm Movement Writing, and quite rapidly, after which they were reproduced by the photo-engraving process. They were not drawn slowly for the sake of accuracy, as is often the case, but quite the reverse. No "patch-work" about it. It shows the style of writing that is in demand, the kind that pays dividends for life, the kind that is easily written, easily read and plain. Need we say more? What are you going to do about it? Are you going to learn it or will you let some other person—maybe next to you—do the work and you just "took on?"

Arm Movement Writing.

The "arm movement" system, or style of writing, is to penmanship what the "touch" system is to typewriting. It is the most popular, serviceable, and practical writing in use at the present time.

Arm movement means the use of the arm instead of the fingers to propel the pen. The fingers should hold the pen, lightly, while the arm propels it.

Arm movement may be somewhat difficult (at first) to acquire, and control, but when once mastered you can write with ease, rapidly, and hour after hour without tiring.

Position at Desk, Etc.

Sit well back in the chair and lean slightly forward, bending at the hips. Avoid letting the head drop over leftward, and don't "sight" at the writing. Both eyes should be the same distance from the line of writing—from 12 to 16 inches, Keep both elbows near the edge of the desk, or table, and bend at about right angles. Both feet should be flat on the floor, uncrossed, and the left foot forward. In regard to the writing arm, just three things should touch the paper or desk as you write—The muscles of the arm a little in front of the elbow, the side and back of the nails of the little and ring fingers, and the point of the pen. Let the holder point toward the shoulder—a little below and to the right. That will make the holder cross the hand somewhere near the knuckle joint of the first finger. The end of the first (index) finger should be right on top of the wide part of the holder. Then, if in correct position, the point of the pen will be from three-fourths to one inch from the end of the index finger.

Materials.

PENS. For business writing, a pen with a medium point (not too fine and not too coarse) is best,—such as Spencerian No. 1 and 2, Zanerian Ideal, et al.

INK. Any blue-black ink that flows freely. Avoid colored inks for practical purposes.

HOLDERS. A cork-tipped holder is excellent. If not attainable (just when you want it), get a wooden or rubber-tipped holder. Small holders are not as good.

PAPER. Paper cut 8½ by 11, with lines from ⅜ to ½ inch apart, is recommended. And as to quality, the *best* is none too good.

BLOTTERS. Blotters containing bright colors are injurious to the eyes. A soft blotter is much better than one with a hard or glazed surface. Use your judgment in getting blotters.

PEN WIPERS. Nothing better than a wet sponge. And if you use cotton or woolen cloth—get some rather soft.

First Specimen.

SPOKANE, WASH., September 1, 1908

This is a specimen of my very best writing before beginning practice on the series of lessons in THE BUSINESS EDUCATOR. I will practice faithfully each lesson, following instructions carefully, and do my very best to improve in penmanship. Kindly let me know when my writing is up to Certificate standard of excellence.

(Sign your name.)

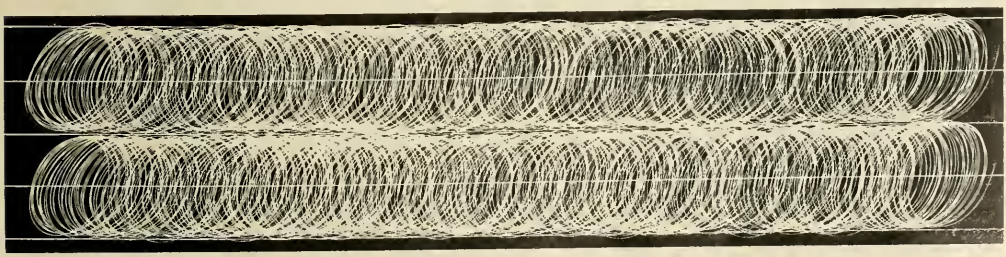
(Write and mail the above to Fred Berkman, Spokane, Wash., changing the heading to your own address and proper date.)

Lesson One.

INSTRUCTIONS. Name the exercises the direct compact ellipses—two spaces high. Make it both ways around. Study carefully what is said about position, material, movement, etc., (given above) before you begin to practice. See illustrations.

COUNT. About 200 revolutions in a minute. Count for "down strokes" only in these exercises. Say—one, one, one, one, one, one or down, down, dowe, down, down, down; or round, round, round, round, round, round.

TWO POINTS. Watch your position. Work rapidly at all times.

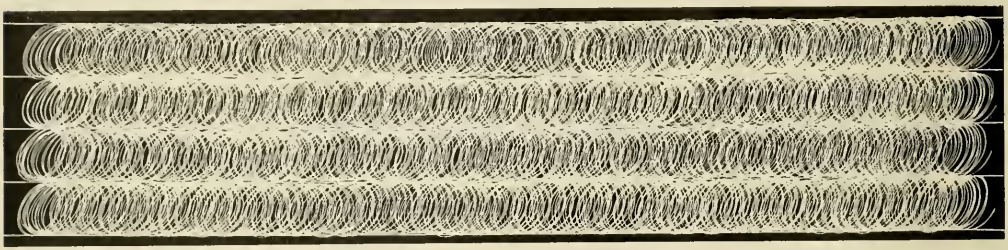


Lesson Two.

INSTRUCTIONS. These are the direct compact ellipses—one space high. The "indirect" is made with the reverse movement—as the hands of a clock move. Use arm movement. No finger action. Lines near together—and very light. Heads up.

COUNT. Make from 225 to 250 revolutions in a minute. Count silently, accurately and rapidly. Wake up!—and one, one, one, one—one, one, one, one; or I've just woke up,—I've just woke up; or I'll soon be there,—I'll soon be there.

TWO POINTS. Avoid finger movement. See how uniform you can make this ellipse.

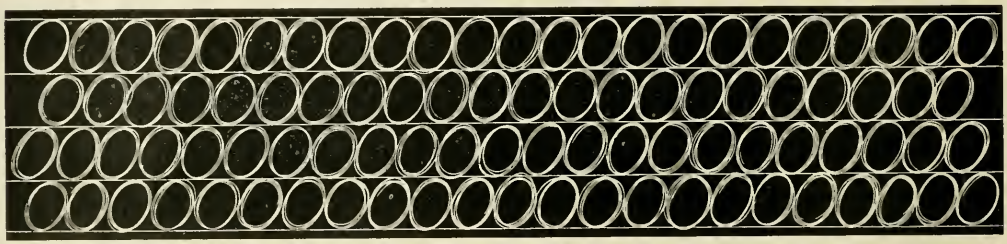


Lesson Three.

INSTRUCTIONS. The direct or indirect retraced ellipses—one space high. Make this copy so it will appear the same when paper is reversed. Master each lesson thoroughly and then the following lesson will be within your grasp. Try it.

COUNT. Make six revolutions for each exercise—and at the rate given in previous lesson. 1, 2, 3, 4, 5, 6 (for each exercise), and then make two or three revolutions with the pen raised a little above the paper—7, 8, 9; or round, round, round, round, round—up-in-air; or one, one, one, one, one, one—light-stroke-round.

TWO POINTS. Follow instructions carefully. A good ellipse is made in the proportion of two to three—two-thirds as wide as high.

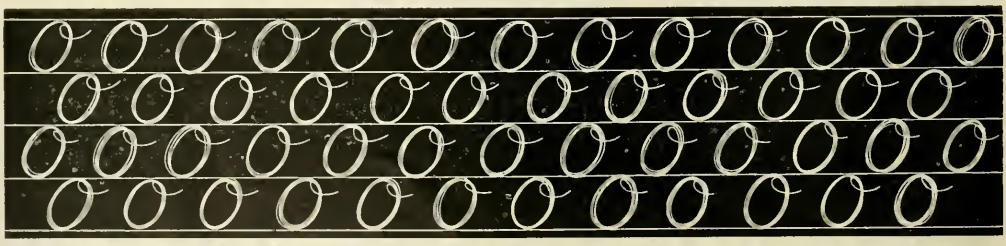


Lesson Four.

INSTRUCTIONS. Make like copy in previous lesson with finishing stroke of capital "O" added. Do not check the motion as you finish each exercise. In other words—keep the writing machinery in gear. Watch position. Maybe your pen is worn out.

COUNT. Exercise and letter made by the count of seven—six for the retraced ellipse and one for the finishing stroke. 1, 2, 3, 4, 5, 6, finish; or one, one, one, one, one, one, whirl; or come, come, come, come, come, come, *now*.

TWO POINTS. Make the smaller circle in upper right-hand corner. Are you examining each copy, when you make it, as to the width, height and slant?

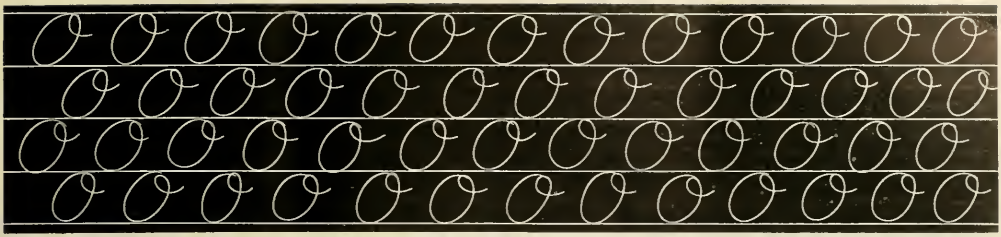


Lesson Five.

INSTRUCTIONS. Make from 12 to 14 letters on each line—and from 60 to 70 to the minute. See how uniform you can make these letters while using an easy, rolling arm movement. Writing will be a pleasure if you master the movement. All aboard!

COUNT. The capital O is made by the count of two—one as the pen travels downward (the first part of the letter), and two as the little circle is made in the upper right-hand corner. Say one, two (for each letter)—one, two,—one, two; or down, curve,—down curve; or round, up,—round up.

TWO POINTS. Curve both sides equally. Finish with curve pointing upward.

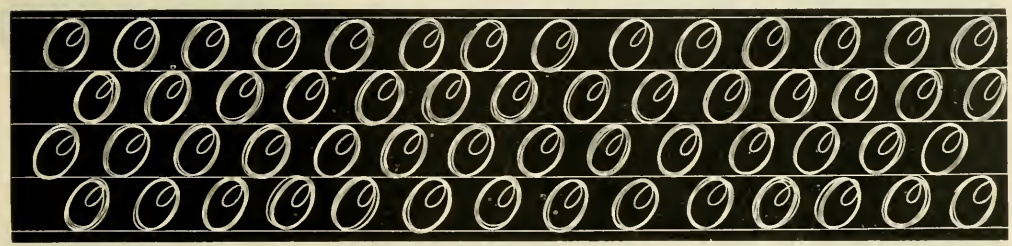


Lesson Six.

INSTRUCTIONS. The letter "C" and direct retraced ellipse combined. Also, be sure to combine *movement* and *form*—the two essential elements of good writing. Do not sacrifice one for the other. Aim to equal or excel the copy. Where is your blotter?

COUNT. 1, 2, for the letter C—and 3, 4, 5, 6, 7, for the direct retraced ellipse. Again—1, 2, 3, 4, 5, 6, 7, or round, down, down, down, down, down; or I-will-make-a-good-C-now

TWO POINTS. Let the first loop extend about half ways down. The exercise should be made the same in slant, height, and proporion as the one given in Lesson Four.

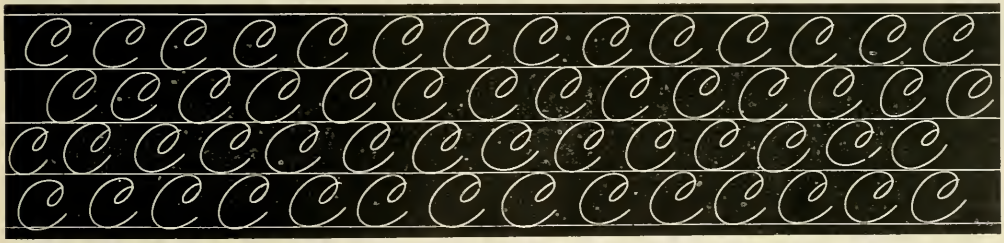


Lesson Seven.

INSTRUCTIONS. See lesson five for number of letters to be written in a minute. Watch slant, width and height of each letter. Let the first loop extend about half way down. Keep the motion rolling from one letter to the other. Think before you write.

COUNT. There are four capital letters made by the count of two—O, C, A and P. Count for the C—one, two,—one, two,—one, two; or curve, round,—curve, round,—curve, round; or down swing,—down, swing,—down, swing.

TWO POINTS. Keep the smaller loop the same in slant as the larger loop. Watch space between the first loop and the upper left-hand corner of letter

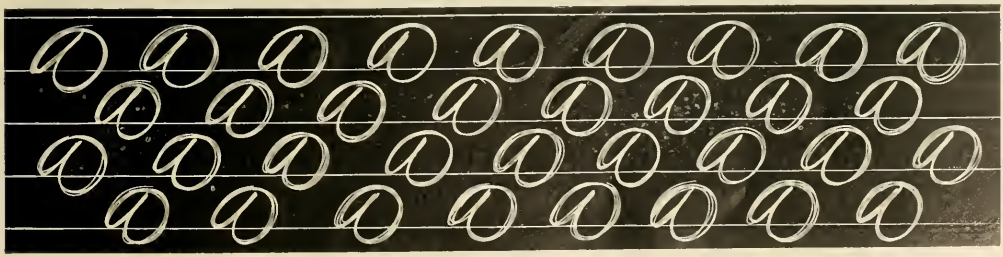


Lesson Eight.

INSTRUCTIONS. You'll enjoy practicing this exercise after you get the movement under control. Don't get discouraged. Remember —discouragement reveals desire which is the motive of success. Conquer it. Success to you if you are willing to do your part.

COUNT. Let the first part of exercise rest on the line of writing. Say—one, for the first part of A, and two as the pen swings around. One, two,—one, two,—one, two; or down, swing,—down, swing.—down, swing. Retrace about five times for each exercise.

TWO POINTS. The second part can be made a little larger than the first. This is a most excellent drill to develop movement, freedom and control.

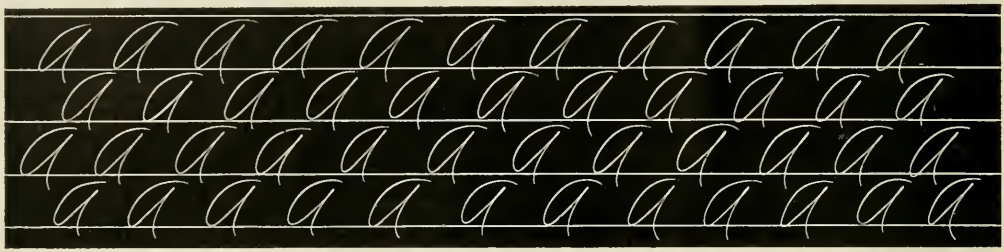


Lesson Nine.

INSTRUCTIONS. Better to say "not how many but how well." Now, Miss Smith, about how many letters should be written on each line? Correct! Avoid letting the wrist touch the paper or desk as you write. Are both feet flat on the floor? Ready——pull.

COUNT. For each letter count, one, two,—one, two,—one, two; or left, curve,—left, curve,—left, curve; or A-1, A-1, A-1. How many made at least 60 good letters in a minute? Hands up!

TWO POINTS. Watch space between the "up stroke" (at bottom of letter,) and the "down" or finishing stroke. Start with the stroke leftward—retrace about half ways down—finish with stroke pointing downward, a little to the right, curving it gracefully.

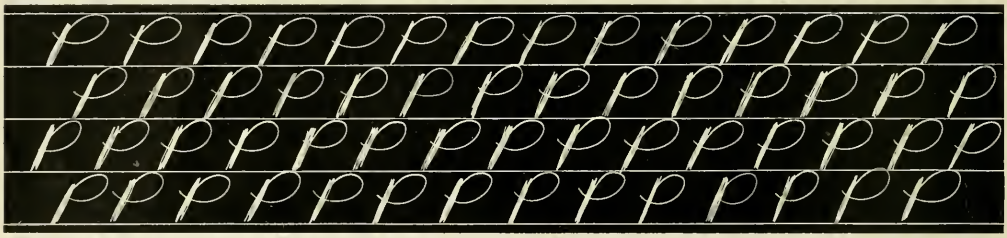


Lesson Ten.

INSTRUCTIONS. The push-and-pull exercise and letter "P" combined. Keep the paper in usual position. Quality of line shows quality of movement. Combine movement and form, please. Make same size as copy. Keep the ink well or bottle on right-hand side of paper.

COUNT. 1, 2, 3, 4, 5, 6, for the retrace push-and pull exercise, 7, the top part of letter. Again, 1, 2, 3, 4, 5, 6, curve; or down, down, down, down, down, round; or pull, pull, pull, pull, pull, pull, *push*. You'll enjoy writing if you use the Arm Movement.

TWO POINTS. Do not pause between the count of six and seven. The push-and pull exercise should point right towards you—not a little to the right or left.

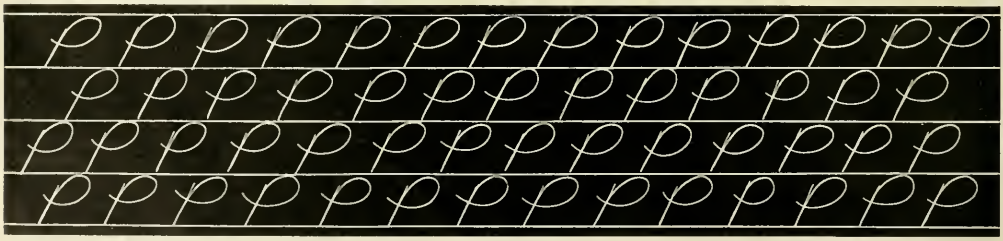


Lesson Eleven.

INSTRUCTIONS. Note that the loop is almost egg shapped and slants more than the first part of letter. This is the style of letter used very much in business writing and you will do well to master it. The only safe and sure way to improve along any line is first to find your mistake—then correct it.

COUNT. Time, 1, 2,—1, 2,—1, 2. Count 1 for the first part and 2 for the finish. And there'll be "something doing" if you practice these copies interestingly, enthusiastically and intelligently. Are you willing to do your part?

TWO POINTS. Make about 60 letters to the minute. Let the last stroke cross the down-and-up stroke near the middle, and finish with a circular swing pointing upward.



Berkman's Lessons are Good, BETTER, BEST. Nothing more practical has probably ever been given. Follow them and win a certificate.

Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

PLATE 22. First line.—Retrace each letter three times, and use great freedom of movement in doing so. Do not use finger motion. Second line.—Make *R* without raising the pen. Use a free arm movement. Curve finishing stroke. Third line.—Use care in making the small letters, but do not use finger motion. Fourth line.—Write the required number of pages. Repetition gives confidence and skill. Fifth line.—Be sure to curve up strokes. Make but four letters in group. Sixth line.—Use free arm movement. Study vertical stroke in *r*. Pause at the shoulder of letter. Seventh line.—Use a free gliding arm movement.

PLATE 22.

2 R R R R R R R R R R R R

2 R R R R R R R R R R R R R

2 Room Room Room Room Room

2 Repetition gives confidence and skill RR

2 rrrr rrrr rrrr rrrr rrrr rrrr

2 r r r r r r r r r r r r r r r r

2 run run run run run run run run

PLATE 23. First line—Use a free arm movement. Be sure to curve up stroke. Keep crossing low. Divide oval in center. Second line—Strike for freedom of movement. Follow instructions for first line. Third line—Work as faithfully on a word as you would on an easy movement exercise. Fourth line—Use will power. Study and practice. Fifth line—Use free, swinging arm movement. Curve up strokes. Sixth line—Same as fifth. Seventh line—Use a free arm movement, glide gracefully and freely from one letter to another

PLATE 23.

2 S S S S S S S S S S S

2 S S S S S S S S S S S S

2 Some Some Some Some Some S

2 Strong men have wills Strong men S S S

2 ssss ssss ssss ssss ssss ssss s

2 s s s s s s s s s s s s s s s

2 soon soon soon soon soon soon

PLATE 24. First line—Make downward strokes with a quick, backward movement of the arm. Do not use fingers. Make loop in cap small and finishing stroke should be a compound curve. Second line—Same as for first. Third line—Get uniform slant and spacing. Fourth line—Fill out the required number of pages. Fifth line—Curve initial stroke. Do not make loop at top. Use arm movement. Sixth line—The *t* is best made by making initial stroke with a free gliding movement lifting the pen while in motion. Then place pen at top and decend with quick, backward motion of arm. Seventh line—Take time to get the letters well formed, but at the same time put life and movement enough into it so you will get smooth, even lines.

PLATE 24

2 T T T T T T T T T T T T T T

2 T T T T T T T T T T T T T T T T

2 Time Time Time Time Time Time Time T

2 To smile in victory is easy; in defeat heroic

2 tttt tttt tttt tttt tttt tttt tttt tt

2 t t t t t t t t t t t t t t t

2 take take take take take take take t

PLATE 25. First line—Use a free rolling arm movement. Do not slight the movement exercise. Second line—Make oval at top of *U* small. Do not make the letter too wide between downward strokes. Curve final stroke. Third line—Use an easy, gliding movement. Fourth line—Good advice, and the only way to learn to write an easy, rapid, graceful business or ornamental hand. Fifth line—Use a free, gliding, movement. Curve up strokes. Make down strokes straight, and uniform in slant. Sixth line—Same as for fifth. Seventh line—Strive for uniform height, slant and spacing.

PLATE 25

2 U U U U U U U U U U U U U

2 U U U U U U U U U U U U U U

2 Unison Unison Unison Unison Unison

2 Use the movement. First. Last. All the time.

2 u u u u u u u u u u u u

2 u u u u u u u u u u u u

2 union union union union union u

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

Writing is a utilitarian art based upon the elements of fine arts, while subserving the ends of use it gratifies the taste for grace and beauty.

By Mr. H. McChesney, National Business College, Minneapolis, Minn. C. E. Lowder, Penman.

A class using arm movement, Kentucky School, 5th grade, Cleveland, O., Miss Lucretia Cavanah, teacher.

cause cause cause cause
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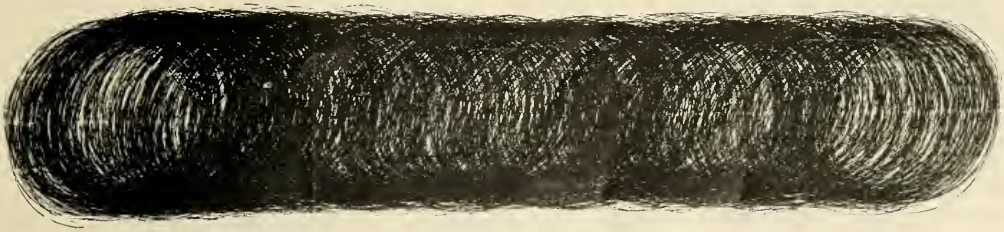
Good strong writing by Miss Addie B. Dore, Bliss College, Lewiston, Me., R. C. Haynes, Prin.



By Eiss Lena Ferrini, pupil of W. A. Bagby, Armstrong Business College, San Luis Obispo, Calif.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE REAL ISSUE.

Some still continue to argue for and against vertical. What's the use? Practically it's dead, except the discussions, in a few isolated communities and belated cities.

The issue today is not vertical, but *form* and *freedom*. Do we want medial, semi-slant, semi-vertical, and what not with the same old, slow, cramped, labored modes of execution. That's what the modern copy-book means.

A change from vertical to slant copies does not mean a change from finger to arm movement in execution. Not unless you get away from the copy-book and its restrictions and *no-method* of teaching writing—simply a slavish mode of lifeless imitations.

What is needed, and what therefore constitutes the present-day issue, is an improved method of teaching writing. Method needs to be emphasized rather than system—method of teaching and method of writing.

Teachers need help quite as much as pupils. Teachers need texts on methods of teaching writing as much as they need texts in teaching anything else. Pupils need texts to aid them in writing as much as in other branches—texts, however, that encourage rather than restrict freedom.

Improved methods of writing and of teaching the art is the present need and consequently the present-day issue.

OUR ACKNOWLEDGMENT.

The Business Educator has enjoyed during the past year the largest subscription patronage since it began to ask for public support. Moreover, it has seemed to receive a larger share of professional support and confidence than ever before.

For these we are truly thankful.

This year we hope to merit still greater cooperation. We hereby pledge our best powers for a better periodical than has ever graced our profession.

THE OUTLOOK.

Despite the uncalled for tight times of the past few months, conditions have improved a good deal during the summer with indications that they have but fairly begun.

Commercial schools have suffered less than most lines of business, with an outlook that is encouraging for fall and winter.

We wish all worthy schools an abundance of success, and believe they who merit the same will receive it.

We wish, furthermore, that the public may be discriminating enough to choose wisely which schools to attend and which to avoid, and thereby better the worthy schools and put the unworthy out of commission.

WHICH?

Mr. and Miss Commercial Student, as you enter upon your school duties this fall, do so with the determination to get the most for your time, effort and money. By so doing you will unconsciously but nevertheless effectively and surely be but laying the foundation for success in whatever you thereafter attempt.

Now is your first great chance to earn a dividend which will continue all through life. Be a loser in school and the chances are you'll be a "down and outer" within a decade instead of a director in some incorporation within the same period of time.

Determine now to be a Director. Direct your daily efforts diligently, wisely and effectively and the Directorship will follow.

Decide today.

Hymeneal

Mrs. Margaret Cleghorn Eddy
announces the marriage of her daughter
Helen Dell
to
Mr. Harry Eugene Barnes
on Wednesday, May the twentieth
nineteen hundred and eight
Denver, Colorado

Mr. C. J. Potter, of the Elliott Business College, Burlington, Iowa, recently stepped into the matrimonial harness by marrying Miss Hannah Davis, Bangor, Wis. We are personally acquainted with the groom and have every reason to believe that he has exercised the same good judgment in the choice of a wife that he has in other things. We therefore wish to extend congratulations to both parties and wish for them a long, happy and prosperous life.

Mrs. Joseph Allen Gardner
announces the marriage of her daughter
Eleanor Stillman
to
Mr. George Hart Rowe
on Tuesday June twenty third
nineteen hundred and eight
Gloucester, Massachusetts

At Home
after August first
The DeHaven,
2201 Calvert Street North
Baltimore

Mr. and Mrs. J. L. Ossian
request the honor of your presence
at the marriage of their daughter
Lydia Maria
to
Mr. Lloyd V. E. Peterson
on Wednesday evening
the twenty-fourth day of June
nineteen hundred and eight
at six o'clock
Stanton, Iowa

Mr. and Mrs. Philip Osgood Currier
announce the marriage of their daughter
Mary Torrey
to
Mr. Andrew Harris Paton
on Monday, June the twenty-second
nineteen hundred and eight
Amesbury, Massachusetts
At Home
Thursdays in September
Nineteen Whittier Street
Amesbury, Massachusetts

Hymeneal Results.

Albert Saylors
July 2, 1908 16 Belmont Ave.
Mr. and Mrs. Albert S. Weaver
San Francisco

Our New Title Page

Doubtless ere this you have noticed our new title page by Mr. G. S. Henderson, now at Portland, Ore. This we consider the best title page we have yet had from an artistic as well as from a professional standpoint. It typifies business and education in a realistic as well as in a symbolical manner. Mr. Henderson deserves and is receiving a large amount of public patronage. His schooling has been the right kind, as was also his selection of parents.

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Talks on English, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.
Commercial Law, Clarence E. Birch, L. L. B., Haskell Institute, Lawrence, Kans.
Ad Writing, C. L. Chamberlin, Osseo, Mich.
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Etc. Etc. Etc.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost, on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE SPIRIT THAT SPELLS SUCCESS.

A commercial teacher wanted a raise in salary. His employers hesitated to meet his demands but finally concluded to do so.

In a recent letter to the editor of THE BUSINESS EDUCATOR he said: "I propose to make them happy over their new deal with me." And we know him well enough to recognize that he proposes to redouble his efforts and to double their profits in his department so far as it shall be in his power.

This is the true spirit of the true teacher. Strive for what you are worth; then strive to make yourself even more valuable to others than to yourself.

Now and then an employee will work "tooth and toe-nail" before salary raising time only to "let down" as soon as he secures his alloted annual raise. This is but hustling for an ill purpose and will result in no great good.

Have you, Mr. Commercial Teacher, resolved to make your employer *happy* over his contract with you? If so, another raise to you next year, and then another upward climb.

Here's our heartiest for a good year to you and your employer.

Does it Pay to Employ a Solicitor?

This is a question that every business school proprietor is trying to decide, and a great many have decided that it does not pay, yet all admit that it would pay if a solicitor could be found who would go out and get business, and plenty of it, and yet tell the whole truth and nothing but the truth. That it is a very difficult matter to secure a solicitor who will not do the school more harm than good is generally admitted by all. But why is this so? If one were in the hardware or clothing business he could find plenty of experienced men who would be glad to represent him on the road, and they would sell enough goods, not only to pay their salary and expenses, but to leave a nice margin of profit. If we are correctly informed, every reliable manufacturing and wholesale concern has one or more traveling men who are absolutely reliable. They get business, and get it in a way that is a credit to the firm for whom they are working as well as to themselves, but school proprietors tell us that it is a difficult matter to find a man who is willing to go into the field and solicit, and when one is found he injures the school by telling things which are untrue concerning the school he is representing, and business education in general; in fact, he tells almost anything that he thinks might induce a pupil to enroll.

Some school men say it is wrong to do soliciting and that a school should secure pupils by advertising and not by personal solicitation, but where is the difference, in effect, between soliciting by writing letters, sending circulars, etc., to those who are interested, and visiting them in person, so long as the truth is strictly adhered to. As the advertising matter is usually written by some one financially interested in the business and one who is anxious for its success, there is much more chance for truth-telling than when transient help does personal work. For the one who meets the prospective face to face, is called upon to answer questions which the man who edits the advertising matter never thinks of being asked. He is asked questions which he fears to answer truthfully, for fear of losing the pupil. So he either evades the question or he tells a downright lie, and believes he is justified in doing so. Personally, I believe that all schools would be better off in every way, if no one except those who are financially interested were allowed to solicit. This would save the cost of a solicitor, which amount would be used for attractive and convincing advertising, and when a new pupil entered, those in charge would know just what inducements had been offered him and, as the proprietor or teacher knows that the pupil will have an opportunity to prove every statement made to him, he is not likely to go far from the truth in representing his school, whether in writing or talking.

But it is said, "My competitor employs a solicitor, and if I don't he will get all the business." Did you ever hear of one firm getting all the business? If one has a good school, a good corps of terchers and is honest and upright with patrons, he will get business provided he lets people know about his school by the right kind of advertising. Again, it is said, "I can't get enough business." Very true, but does the competitor with the increased expense of a solicitor get all the pupils he wishes, or can take care of? No. While he is racking his brain in order to keep that solicitor busy and earning his salary, he could be giving his time to building up the reputation of his school by doing good work on the inside and by placing pupils in positions where they will be walking and talking advertisements for the school.

P. W. FREDERICK,
Mansfield, Ohio, Bus. Coll.

"100 WORDS IN SPELLING."

Contributed in response to Mr. E. D. Snow's suggestion in the May number of THE BUSINESS EDUCATOR:

Pianos, halos, mementos, solos, lassos, tithing, eying, tingeing, dyeing, dying, lying, nursing, accruing, abridging, arguing, ceiling, grieve, fierce, neither, perceive believe, fiend, deceit, conceit, archive, brief, seize, slege, besiege, receipt, yield, conceive, seine, relief, priest, shield, weird, tier, acknowledging, judging, judgment, lodging, peace, piece, vice, vise, suffice, these, souvenir, transient, credence, indelible, efficacy, delicacy, pneumatic, saddle, pedal, preceding, safety, emancipate, suspicion, extension, fossil, boycott, Philippines, greyhound, seizable, owing, assessable, contraband, deficiency, parcel, coincide, initiatory, hereditary, indolence, civilities, perseverance, misinterpret, incredible, corruptible, supersede, precedent, lilies, feasible, tranquility, emanate, diphtheria, acquiesce, chargeable, codicil, ecclesiastical embryo, panacea, silhouette, protege, buffet, solitaire, niche.

Contributed by Allen Backus,
Baker City, Ore.

ADVERTISING SHORTHAND SYSTEMS.

The Beers Publishing Company, 1008 Simpson St., New York City.

Aug. 5, 1908.

BUSINESS EDUCATOR:
Columbus, Ohio.

Gentlemen:—Are you interested in statistics? We are—in one kind. Here they are: We "keyed" our ad. in your June issue. (You didn't know it, did you?) Here is the result: Got 11 requests from teachers for particulars. Five similar requests from school proprietors. Nine of a like nature from students. Got 31 orders for books from teachers. Eleven orders from proprietors and 17 (with one dollar each) from students. Of the teachers, 22 are now taking our Free Course by Mail. Four schools have adopted it as a result of that one ad. Others are considering the question.

Now don't get a swelled head and think your little paper is entited to all the credit. It is NOT. Of course it gets the credit for the replies, BUT, BEERS SHORTHAND is responsible for what followed up.

We are going to try you another whirl. Inclosed find our half-page ad. Place in conspicuous location at top of page.

If you think worth while, you might announce our second edition—but you needn't. We'll do that. Never before was a second edition of a new system called for in three month's time. This new edition is a big improvement over the other. Many thought it about perfect. It was not—it is now.

Very truly yours,
THE BEERS PUBLISHING CO.

BE a reader of and a supporter of the B. E.

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

Special Information.

In this series of articles my hope shall be to make each one of special interest to the readers of THE BUSINESS EDUCATOR, and I shall take great interest in receiving and commenting upon communications that may be of interest to the readers. Several years ago I contributed to this magazine a series of articles on Higer Accounting and am happy to have been selected to contribute a second series, which I shall aim to give along authoritative lines. I was pleased with the reception accorded my articles on Practical Finance last year, and especially with the kindly and courteous treatment received at the hands of the worthy Editor of THE BUSINESS EDUCATOR.

ACCOUNTANCY. This has reference to the work of an accountant; that profession which engages the attention of the professional accountant as distinguished from the work of the bookkeeper. The term *Higher Accounting* seems to have gained some recognition, but I am unable to define it or to tell from whence it came. Probably it was coined as a suitable name for the work which takes higher rank than that performed by the bookkeeper. At any rate "accountancy" is the proper term as its meaning is comprehensive, including as it does the science of accounts and account keeping, involving all lines of work from simple to difficult and complex. An *accountant* is a person who is skilled in the science of accounts and account keeping; one who is capable of devising systems and records which will exhibit all of the information that the business management may wish to know. It is by no means sufficient to say that an accountant is one who is skilled in accounts, or one who is capable of devising books of account, or that he must have a good education and be able to keep his head under all conditions. These of course are essential; but to my mind an accountant should be well posted in all lines of business, and be familiar with manufacturing details and the processes by which articles of commerce are brought to completion. Commercial and Industrial Geography are very essential, and the subject of Finance is indispensable.

I am constantly receiving letters from all parts of the country, from bookkeepers, business men, commercial teachers, and accountants in which is revealed the mistaken idea that the accountancy profession is easily entered, or that an accountant can be made by a few months' study. An accountant cannot be made in a year, nor in two but by persistent effort and faithful study he can in time reach the goal. Too many have an idea that the "C. P. A." examination can be passed by any one who has kept books for a few years, or who has taught bookkeeping in a business school for an equivalent length of time. It is a mistaken idea. One may teach bookkeeping to young people until doomsday and not be able to audit or devise a suitable system of accounts for a corporation or extensive business enterprise.

The term "Expert Accountant" means no more than the much abused title of "Professor," and the so-called "expert" is usually a "bookkeeper out of a job." The self-styled titles, "P. A.", meaning public accountant, "N. A.", meaning national accountant, "I. A.", meaning either incorporated or international accountant, etc., have no standing whatever and are not even recognized. The degrees of Master and Bachelor of Accounts, which are issued by so many small colleges to students who complete a few months' course, have no weight whatever and should not be issued. Any one with judgment knows very well that to become master of any subject takes more than eight or ten months. The degree of "B. C. S." (Bachelor of Commercial Science), if conferred by the University of New York, or an institution of equal standing, is worth having. The titles which today receive recognition from business men and accountants are, "Certified Public Accountant" (C. P. A.), and "Chartered Accountant" (C. A. or F. C. A.), both of which are conferred by legislative authority and given only to experienced accountants after having passed the technical examinations.

THE WORK OF AN ACCOUNTANT.—The accountant's work leads him into all lines of business, and his ability to succeed will depend largely upon his efforts to please his clients, to make straightforward reports, and give satisfactory service. If he understands his work thoroughly and will do it well he cannot help but succeed. No accountant can afford to do poor work or make slovenly statements. He should do his *very best* at all times and under all conditions, no matter how insignificant the job may be or how small the fee. I have in mind an accountant who has a large clientele composed of leading business men and business concerns. The president of a large bank told me that he always employed this accountant when he had any professional work to be done, because, he said, he is careful and thorough and does every detail of the work well. What a fine testimonial. Another feature of this accountant's policy is to treat the business of his clients as sacredly confidential, without even an allusion to the fact that he has done work for them. Not even an assistant in his office is allowed to tell another assistant about his work unless they happen to be working on the same job.

Here are some of the things an accountant may be called upon to do:

Open a set of books for an individual, partnership or corporation; close books and prepare suitable financial statements; locate errors and make trial balances; make regular or periodical audits, either partial or complete; examine certain portions of the books to settle some point that may be in dispute; make an examination for the purpose of detecting actual or supposed fraud or embezzlement; make an examination of books for the benefit of a creditor, partner, stockholder, or intending purchaser, as well as for a bank or individual from whom a loan is sought; make examination of a business or company about to amalgamate its interests with another, or to be taken over by a competing concern; make examination of estates in bankruptcy, or in the hands of a trustee, receiver or administrator; to devise proper systems of account for any line of business and to prepare reports, exhibits, and comparative statements; to install suitable cost systems in manufacturing concerns of moderate or large dimensions; to amalgamate the accounts and records of two or more concerns; to organize corporations and advise on the methods of procedure at each step; to audit, investigate or prepare the accounts of a bank, trust company, loan association or other financial institution; to audit or prepare suitable books or systems for a municipality or public service corporation. The list might be extended *ad infinitum*.

REQUIREMENTS FOR PRACTICE. Any person who is competent and can get the work to do, may practice as ac-

(Continued on page 26.)

METHODS IN

ARITHMETIC

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AROUSING INTEREST—SHORT CUTS.

A new class of students is always a great inspiration to me. My first effort in their behalf is to enthuse, inspire and interest them in the subject of arithmetic. This is not always easily done, for many members of the class feel they have no need of more arithmetic than they already know. They think that, because they have "been clear through arithmetic," (though very little arithmetic has gone through them), or because they have had higher mathematics, or as one student put it, "all the 'math' there is," there can be no need for them to study arithmetic. They are taking it simply because it is prescribed in the course and they cannot get a diploma without it.

There is also that other class of students who "never did like 'rithmetic,'" and for whom fractions are a terror. Again, I say, to interest these students in the subject of arithmetic, is not always an easy task.

In my experience I have found that interest is most easily aroused by showing how results may be obtained with very little work. I give a simple problem like this. Find the cost of 48 yards of cloth at $12\frac{1}{2}$ cts. per yard; and let the class find the result by any method they wish. I call for answers and I am sure to get a variety. A number of these answers are placed on the blackboard without anything being said as to which is correct. I now ask them to watch me solve the problem, and I place on the board this simple operation:

$$\begin{array}{r|l} 8 & 48 \\ \hline & \$6 \text{ cost.} \end{array}$$

Some few students will understand the operation, while others will have a question, "How did you do it?" on their faces. I explain that $12\frac{1}{2}$c is one-eighth of a dollar, and that the cost will be one-eighth as many dollars as there are yards of cloth. The students are now anxious to "try" one themselves. Several problems similar are dictated with the result that all answers are correct. I now change the price and give more problems. If students are unable to tell what part of a dollar the price is, I tell them and they at once apply their new learned knowledge to the solution.

The class is now thoroughly interested. They begin to see that arithmetic is not so hard as they thought.

In this connection let me suggest that teachers make haste slowly. Do not unload too many "short cuts" at once. Save some with which to revive interest later if it lags.

I now group the aliquot or fractional parts of a dollar as follows, and place them on the blackboard where they can remain for several days or even weeks.

25c=$\$\frac{1}{4}$	$8\frac{1}{3}$c=$\$\frac{1}{12}$	$6\frac{1}{4}$c=$\$\frac{1}{16}$
75c=$\$\frac{3}{4}$	$41\frac{2}{3}$c=$\$\frac{5}{12}$	$18\frac{3}{4}$c=$\$\frac{3}{16}$
		$31\frac{1}{4}$c=$\$\frac{5}{16}$
$33\frac{1}{3}$c=$\$\frac{1}{3}$	$58\frac{1}{3}$=$\$\frac{7}{12}$	$43\frac{3}{4}$c=$\$\frac{7}{16}$
$66\frac{2}{3}$c=$\$\frac{2}{3}$	$91\frac{2}{3}$=$\$\frac{11}{12}$	$56\frac{1}{4}$c=$\$\frac{9}{16}$
		$68\frac{3}{4}$c=$\$\frac{11}{16}$
$16\frac{2}{3}$c=$\$\frac{1}{6}$	$14\frac{2}{7}$=$\$\frac{1}{7}$	$81\frac{1}{4}$c=$\$\frac{13}{16}$
$83\frac{1}{3}$c=$\$\frac{5}{6}$	$28\frac{4}{7}$c=$\$\frac{2}{7}$	$93\frac{3}{4}$c=$\$\frac{15}{16}$
	$42\frac{6}{7}$c=$\$\frac{3}{7}$	
$12\frac{1}{2}$c=$\$\frac{1}{8}$	$57\frac{1}{7}$c=$\$\frac{4}{7}$	
$37\frac{1}{2}$c=$\$\frac{3}{8}$	$71\frac{3}{7}$c=$\$\frac{5}{7}$	
$62\frac{1}{2}$c=$\$\frac{5}{8}$	$85\frac{5}{7}$c=$\$\frac{6}{7}$	
$87\frac{1}{2}$c=$\$\frac{7}{8}$		
$11\frac{1}{9}$c=$\$\frac{1}{9}$	$2\frac{1}{2}$c=$\$\frac{1}{40}$	
$22\frac{2}{9}$c=$\$\frac{2}{9}$	$3\frac{1}{3}$c=$\$\frac{1}{30}$	
$44\frac{4}{9}$c=$\$\frac{4}{9}$	4c=$\$\frac{1}{25}$	
$55\frac{5}{9}$c=$\$\frac{5}{9}$	5c=$\$\frac{1}{20}$	
$77\frac{7}{9}$c=$\$\frac{7}{9}$	$6\frac{2}{3}$c=$\$\frac{1}{15}$	
$88\frac{8}{9}$c=$\$\frac{8}{9}$	$7\frac{1}{7}$c=$\$\frac{1}{14}$	

Students are required to make a copy of this list and save for reference until they have them learned. The first work of new students on entering the class at a later date is to copy the list from the board.

Simple problems in bill form are now dictated, using at first only the easiest aliquots, as follows:

36 yds. @ 25c	28 yds. @ 25c
48 " " 25c	42 " " $33\frac{1}{3}$c
60 yds. @ $33\frac{1}{3}$c	46 yds. @ 50c
90 " " $33\frac{1}{3}$c	56 " " 25c
66 lbs. " $33\frac{1}{3}$c	72 bu. " $33\frac{1}{3}$c
24 " " 75c	76 " " 25c
36 " " $66\frac{2}{3}$c	87 " " $33\frac{1}{3}$c
96 " " 25c	51 " " $66\frac{2}{3}$c

I believe it highly important that these first few lessons be made very easy. Give the students a chance to become familiar with the new *method* of solution without having to work hard to apply the method.

After a few lessons in which most of the aliquots in the list have been used, I add one step in the problem. Thus:

Find net cost of the following items allowing a discount of 25%.

38 yds. @ 50c	84 lbs. @ $14\frac{2}{7}$c
68 " " 25c	35 " " $28\frac{1}{2}$c
96 " " $12\frac{1}{2}$c	32 " " $18\frac{3}{4}$c
49 " " $14\frac{2}{7}$c	36 " " $8\frac{1}{3}$c

The principles of Trade Discount, can just as well be taught here incidentally. There is but little, if any, practical use made of the subject other than in finding the net cost of a bill of merchandise, save, possibly, the finding of a desired marking price of an article, the net selling price and discount having been determined in advance. This latter operation is one which the average student will have comparatively little use for, hence can just as well be left until later in the course, when it will be better understood.

I dictate one step at a time, using as far as possible, the knowledge the students already possess.

Find the gross cost of the following invoice:

120 yds. @ $12\frac{1}{2}$c
160 " " $37\frac{1}{2}$c
45 " " $6\frac{2}{3}$c

Having found the desired result I now direct the class to find a discount of $33\frac{1}{3}$%. The discount is then deducted leaving the "net amount" which term now being used for the first time is carefully explained, and then used in the next problem.

Find the net amount of the following invoice allowing $12\frac{1}{2}$% discount.

32 yds. @ $18\frac{3}{4}$c
48 " " 25c
56 " " $37\frac{1}{2}$c

After careful drill of this kind I extend the solution to include two or three discounts, using in each case what the students already know to lead them to what they do not know.

Haven't you something you would like to say to the profession, or something it would like you to say? The Business Educator is the highway over which ideas travel to our profession.

TALKS ON ENGLISH

S. ROWLAND HALL,

Director of School Advertising, International Correspondence Schools,

SCRANTON, PA.

ACQUIRING A VOCABULARY.

It is related of Mark Twain that once, on being asked where he had been after an absence of several hours, he replied, "I've been hunting for a word, and I found it, too."

Perhaps the business writer's need for an appropriate word is not often such that he would be justified in spending several hours to find it, but it is certain that every person who has much writing to do must make a constant effort to increase his vocabulary if he expects to get the best results from his work and to have the pleasure in it that he should have.

Increasing the vocabulary is not the mere crowding of more words into the memory. Along with the increase in the number of words must come a corresponding development of one's knowledge of the proper use of those words and a greater appreciation of word-differences. It is not enough to know what words are, to understand their meaning when we see them in writings of others. A person of fair education recognizes anywhere from five to eight thousand words of the English language, but with only from one thousand to possibly three thousand of these words is he well enough acquainted to use them in conveying his own ideas and messages; and these few thousands he uses to excess.

Most people suffer from poverty of language. "Elegant," "splendid," "clever," "awful," "horrid," are used to signify—they really do not express approval or disapproval of everything. Such persons are unmindful of the fact that there lies within their easy reach a mighty wealth of words, a reserve never depleted. "Like the shivering tenant of the Alaskan zone, they wrap themselves in furs and cower over a fire of sticks with the untouched coal mines beneath their feet."

The English language, on account of its composite origin, is rich in synonyms. Few realize that there are fifteen synonyms for *beautiful*, twenty-one for *beginning*, fifteen for *benevolence*, twenty for *friendly* and thirty-seven for *pure*.

Yet, scarcely any two of the synonyms for a given word have the identical significence. Almost everyone of the thirty-seven synonyms for *pure* conveys a slightly different impression to the mind and is a more fitting descriptive word for some one noun than it is for any other. Take any masterpiece of literature and try to substitute synonyms for the words used by the author. You will then see how much of its charm depends on its exactitude of expression. Macaulay makes this comment on Milton's diction:

> Change the structure of his sentence, substitute one synonym for another, and the whole effect is destroyed. The spell loses its power, and he who would then hope to conjure with it would find himself as much mistaken as Cassim in the Arabian Nights' tale when he stood crying "Open Wheat!" "Open Barley!" to the door that obeyed no sound but "Open Sesame!"

One of the first steps in acquiring a good vocabulary is to become more careful with spoken language. A person that has no more pride in his conversation than to pronounce *again*, giving to the last syllable the pronunciation that we give *gain*, that accents *exquisite* on the second syllable and *inquiry* on the first is not likely to make much progress with his written language. Study Phyfe's *Ten Thousand Words Often Mispronounced*, or some other good work. Speak deliberately and strive to use words that exactly express your meaning. Instead of holding to *funny* as an adjective to describe any and every thing out of the ordinary, use *amusing*, *humorous*, *ridiculous*, *strange*, *curious*, *queer*, *odd*, etc., when occasion makes them fitting.

Some years ago two college students, having become impressed and dissatisfied with the limited range of their vocabularies, resolved that thereafter they would not use the same word in referring to two things that were in any way different. At the time of graduation both were noted for their fluency and their discriminating choice of words.

Some time ago a business acquaintance of the author, referring to the questionable action of a newspaper, said: "They did that as a matter of principle." What he meant to say was that the action was a matter of *policy*, for the newspaper referred to had *no* principle; it always did what was politic.

We may *acknowledge* or *reply* without *answering*; an appeal may bring a *response* or a *refusal*; a *retort* carries the sense of wit or severity.

We speak of a *calm* sea, a *placid* lake, a *serene* sky, a *still* night, a *quiet* day. Note how each adjective goes with the noun better than any other.

We *constrain* a person to an action, but *restrain* him from it. A work may be *ended* when it is far from being *completed* or *finished*. *Censure* carries the idea of fault but not of a criminal act, while *accuse* strongly implies the criminal. *Doubt* is merely lack of conviction, but *credulity* suggests that an improbable statement has been made. *Suspense* conveys the idea of anxiety, but *uncertainty* does not.

You cannot use a good book of synonyms diligently without discovering many errors and inaccuracies in your diction or without appreciating a thousand new beauties of your language. Do not make a task of the study of such a book. Make it a daily companion, studying it in any spare moments that you may have, and referring to it whenever you are in doubt as to the proper use of a word. Force yourself to become critical of your language.

Good reading is the important thing. From childhood, we learn to use words by first hearing or seeing them used by others. The value of a good knowledge of grammar is not to be undervalued, but to learn to use words well, you must study the best usage.

For the business writer, the most helpful reading will be found in the editorials and reviews of the best newspapers, the essayical articles of the leading magazines, and in selections from standard authors. Fiction is not recommended strongly unless the student will reread several times, for on the first reading of a story too much attention is invariably paid to the narrative and too little to the language.

Are you a regular reader of the Business Educator? If not, you are missing much each month that is vital to your welfare.

METHODS OF TEACHING

COMMERCIAL LAW

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PURPOSE.

Commercial law should be taught because of its practical value and because the information derived is essential to good citizenship. It should not be included in the course of study for ornamental or advertising purposes merely. Properly taught, it establishes a foundation upon which the years of business life which are to follow may safely rest. We should teach commercial law, then, upon its merits. I believe, upon the whole, that commercial law has not had the same earnest, thoughtful consideration that we have given to the most of the other branches in the commercial course, yet it is undeniably one of the most important ones we are called upon to teach. Let us clearly impress upon the student at the outset, both in the catalogue and in the recitation room, that our aim is not "every man his own lawyer," but rather an intelligent understanding of the purpose of the law and a knowledge of his legal rights sufficient to enable him to steer clear of expensive litigation.

Our public schools teach physiology that we may know the general laws of health, but it is not expected that we shall become able to dispense altogether with the services of physicians. So it is with law. It would be dangerous to lead our students to think themselves competent to settle all the legal problems that might arise in the course of a busy career. It is worth much to know when the services of a physician should be secured, and it is likewise worth much to know when a matter involving the law is serious enough to be referred to an attorney. There are serious mistakes made every day, however, which might have been avoided if the persons involved had been carefully trained in the essentials of commercial law. Here, it seems to me, is our greatest field as teachers of this subject: To give such training as will enable our future business men and women to avoid legal pitfalls. Our students must acquire a working fund of information which experience and reading will supplement. This information should be properly labeled and classified in the mind, not a jumble of facts and vague ideas. There should be provided for our commercial law classes some practical exercises, legal business practice, if you will, which will help the student to properly judge of the character and scope of a deed, a lease, a note, or in fact any ordinary business document. True, we have been having our students fill out a few blanks now and then, but have we taught them, for instance, the necessity of giving careful descriptions of chattels which are mortgaged, in order that they might be identified by the description? Have we pointed out by concrete examples the danger of buying premises where the chain of descent shows defects and shown what the defects may be? Why not submit a defective deed, mortgage or lease now and then for criticism? I suggest that there is a field for some publisher who will prepare a set of construction and analytical exercises which shall be to the study of commercial law what business practice is to bookkeeping.

To lay a foundation for the proper assimilation of such information as future experience and observation may bring within the range of our students and to prepare for intelligent citizenship should be our aim.

THE TEXT-BOOK METHOD.

This is the method generally used by law schools. A certain portion of the text is assigned for reading and study. Later, the teacher questions the class regarding the subject matter of the lesson. This is a test of the skill and training of the teacher, as well as a test of the knowledge of the class. He may read the printed questions at the end of a chapter in a more or less perfunctory way and he may be satisfied with equally stereotyped answers, or he may infuse some life into the discussion by unexpectedly varying the questions and drawing out an application of the principles to some local case. He may encourage the students to ask pertinent questions or he may fight shy of anything not specifically answered in his text. I should unhesitatingly say that the discussion should reach out into the actual experiences and observations of the pupils, but that it should be kept well in hand and not allowed to get too far from the real question. It is no disgrace for a teacher to occasionally admit a lack of positive knowledge when even our Supreme Court justices do not always agree. It is better to arouse interest in a class and leave some question unsettled than to become narrow and remain in a rut. To prevent any misconception of what should be expected from the study of commercial law, we should explain to our classes something of the vast field they are entering, the origin of the common law, the rise of the equity courts, how these have been changed and modified by statute, how precedents are established, and how apparently parallel cases may be decided differently owing to some slight variation in the circumstances surrounding them. Then bring them back to first principles and show that underlying all court decisions is a beautiful and harmonious system, the essentials of which are embraced in the study of commercial law.

David P. Page, in his immortal "Theory and Practice of Teaching," dwelt upon the necessity for "waking up mind." One sentence is particularly applicable here: "The teacher of any experience knows, that if he will excite a deep and profitable interest in his school, he must teach many things besides book-studies." Thus, for the purpose of vitalizing our instruction and of securing the co-operation of the members of our classes, we may request that clippings descriptive of court trials and decisions be brought in daily. These should be pasted into scrap books, or they may be carefully classified in envelopes. Such a method will be productive of much good, not only in obtaining valuable information, but in "waking up mind."

THE CASE METHOD.

This method has been made famous by the Harvard Law School, its leading exponent. Leading cases are carefully selected for study. These are examined critically. The salient facts are noted and the ground upon which the decision is rendered considered. From such examinations the principles of law governing such cases may be determined. It would seem to be largely an inductive form of reasoning. Referring to Mill's "Logic" we find induction defined as follows: "Induction is that operation of the mind, by which we infer that what we know to be true in a particular case or cases, will be true in all cases which resemble the former in certain assignable respects."

Probably the ideal use of the case method for commercial law classes is that employed in a few of the recent texts published for business schools, the giving of illustrative cases in connection with the subject matter. It seems probable that we shall make more use of the case system in the future.

THE LECTURE METHOD.

Auxiliary work of this kind is commonly used in law schools. The stu-

(Continued on page 26.)

The Principles of Ad Writing

C. L. CHAMBERLIN,

OSSEO, MICHIGAN.

Advertising may be considered the greatest creative force in modern business enterprises. It has been a gradual growth, a development, which is all the more sane and lasting because it was brought about by the necessities of modern commercial life.

During the past fifteen or twenty years the development of advertising has been simply marvelous. Previous to that time business men made use of advertising more because they thought it proper for a merchant to keep his name and goods before the public than because they expected any direct returns. Advertising of no kind was expected to sell goods, and the cost of it was usually reckoned as expense.

In fact all advertising in those days was what is now called "general publicity," but there was no intelligent system about it which marks the "general publicity" advertising of the present time.

During the past ten or fifteen years close competition has forced business into new channels, and new methods of securing and increasing trade became necessary. And from that time dates the idea of using the various methods of advertising for the purpose of making sales directly both locally and by mail.

Advertising is no longer conducted merely for the little general publicity gained from it. It has now become a system for making known the valuable qualities of any kind of goods to that class of people who are most apt to be interested in them. Its methods of proceedure have been reduced to a science which becomes more and more exact with every passing year. It shall be the purpose of these articles to explain the more important principles upon which this science is based, and to show how its art may be acquired and applied to existing business conditions anywhere.

Advertising in general may be divided into three distinct classes. Each has a different object in view, and each requires different methods of proceedure if success would be attained in its use.

These classes are: (1) Local retail advertising. (2) Wholesale, manufacturer's, or general publicity advertising, as it is variously called, and (3) Mail order advertising. Before taking up the special properties of each class, we shall first mention some of those qualities which are not the mark of distinction between the different classes.

We will first consider the language to be used in advertising, and shall apply these discussions to the common newspaper ad seen in the daily or weekly papers.

The language must first of all be simple, clear and direct. Count all the people living on an average street or country road, and note the ability of each person to use or comprehend language. It is in the proper use of words that many a highly educated ad writer goes wrong. He writes for the class of people to which he belongs and forgets that the majority of those who read it will not be able to comprehend the words. The effect is that no interest can be aroused and the ad has failed in its mission.

The best plan is to use the shortest and easiest words which will tell the story. This rule may not apply so closely if the ad is to appear in a high class magazine, or in one usually read only by the educated class. But for the general run of dailies, weeklies, and the cheap monthly storv papers the suggestion given cannot be observed to closely.

The second thing to be observed is, never use a long involved sentence, nor combine too many sentences into one paragraph. The strict observance of this rule has led to the use of what is called the sentence paragraph. While there can be no real paragraph development from a rhetorical standpoint, the paragraph of but a single sentence has the desirable feature of being easily read and understood, and this rather than rhetorical beauty is to be sought in ad writing.

In no kind of writings is there greater demand for skill in the right use of words. The writer who tries to show his familiarity with the dictionary is a failure from an ad writing standpoint. No one consults a dictionary to learn the meaning of a word in and ad. The question is not to produce something which a portion or even most of the people may be able to understand. Everyone who reads MUST understand and comprehend the meaning of EVERY word, or the ad has not fulfilled its whole mission.

Figures of speech are of value in an ad only when they add strength or clearness to the story it is trying to tell. The simile and metaphor are the most useful figures. Everyone can be impressed and convinced by a good comparison of the new with something with which they are already familiar. But when a figure adds only rhetorical beauty, it ceases to be of value in an ordinary advertisement.

All advertising is of two kinds. Creative or Directive.

Creative advertising is used to create demand for goods for which no demand has already existed. Most articles of luxury or pleasure are advertised in this way. For many articles the demand is not real or natural and must be created by tempting illustrations and descriptions.

Directive advertising is written to give publicity to a class of goods for which the demand is real and constant. Generally the demand is one which cannot be much increased except by increase of the number of people. Such advertising has the effect of throwing the demand into new channels. The retail merchant who sells mainly necessities, or as they are usually called, staples, many times does not advertise because the demand for his goods is constant and not to be easily increased. The fallacy in this lies in the fact that though the demand may not be increased it may be thrown into new channels, and the man who advertises may get a larger share of this demand than formerly.

Lessons on Article One.

Define advertising. Into what three branches may it be divided? What is Creative advertising? Directive? Select from a daily paper five ads which are creative and five which are directive. In what do they differ? In what respects are they alike?

What kind of language must be used when writing advertisements? Why is "Put yourself in his place," a good motto for an ad. writer? Why is advertising a modern requirement? How do business conditions differ now from those of twenty years ago.

Now is the time to begin to plan to be at the Indianapolis meeting next holiday time.

COMMERCE IN TURKEY

ION E. DWYER,
Professor of Commerce,
ROBERT COLLEGE, CONSTANTINOPLE.

After Wealth, What?

As most of you are taking a business course it is probable that you intend to enter business. That being the case, the logical conclusion is that you are preparing to make money. That is a very commendable ambition for money justly earned and wisely used has great possibilities.

Before beginning a mad rush for wealth it is well to get as many sidelights as we can on the subject. Why do people desire wealth? Why are they willing to sacrifice pleasure, home, health, even, and sometimes other things in order to get it?

The answer is that, aside from the ordinary comforts of life, the majority of people desire wealth that they may have the happiness, position or power that wealth is supposed to represent. It is the purpose of this article to discuss the first, only, of these three motives. It may be stated as a principle that *we all desire happiness. The capacity for enjoyment.*

Most business men expect first to make their fortunes and then to enjoy them, but it may be as difficult to *enjoy* the fortunes when made as to *make* them. One must have the capacity for enjoyment before he can enjoy anything. Unfortunately some men are slaves to their business and shut every other influence out of their lives. Living thus for a period of years they lose all power of enjoyment and the fortune brings no pleasure to the later years—all outside interests are dead. It is only by getting some pleasure out of the days as they go that we can be happy. This is a double investment in enjoyment—getting it as we go along and at the same time cultivating a power for larger future enjoyment.

FELLOWSHIP ESSENTIAL

Robinson Cruso had no social rivals, business competitors, nor political enemies. No one in the little kingdom held a higher position than he and no one had more power. He had all the money he could use and was undisturbed by financial panics. He did not have to dodge automobiles and was unhampered by game laws, yet we cannot think of him as being perfectly happy—he needed fellowship. It was neccessary to his happiness and development.

The writer trusts that no one who reads these lines will become a modern Robinson Crusoe by isolating himself from all interests save business, thus robbing himself of helpful contact with other men.

A certain well-known merchant of two or three decades ago might as well have been on a desert island as far as his pleasure in companionship was concerned. He gave no time or thought to his fellows, even outside of business hours. The doors of his tomb like mansion never swung outward in hospitality and when he died his wife was the only mourner at the funeral. He had formed no ties with his neighbors in life and none were broken by his death.

During the Civil War a man in Baltimore cornered quinine for which the wounded soldiers were in great need. Physicians ordered its use but the hospitals could not buy as there was none on the market. The price went up, still the owner refused to sell, though men were dying from need of it. The price advanced by leaps and bounds till finally the owner sold out at a price that made him wealthy for life—a fortune bought by human suffering. He gained a large bank account, but, in the larger sense of the word, he was a poor man, for in the transaction that brought him the money he lost what his money could not buy, viz: the esteem of his fellow men. For the last 25 years of his life, not one man in ten would even speak to him as they met on the streets of his city.

Both of these men were what the world calls wealthy but they were none the happier for it. To them happiness was impossible, not because they had wealth but because of their attitude toward others.

AN UNSELFISH SPIRIT

A philosopher once said, "It is as easy to live without breathing as to be happy without unselfishness." As a matter of business policy, if for no other, it pays to be considerate. The firms that have been the most successful are those that have been considerate of their employees and have allowed them to grow and were not afraid to pay them in proportion to the services rendered. It's the small man that fears to have his assistants develop lest they outgrow him and know more about the business than he does. I submit it as a business proposition whether it is not better to give an adequate compensation for the services rendered thus allowing the employees to provide for a rainy day rather than to underpay them and then spend the fortune keeping their families from want. Generosity in thought and speech as we meet our fellows from day to day costs us nothing and makes a bright spot in the day for both.

It is, of course, every man's duty to provide for those dependent upon him and to be careful of his business interests, but he can maintain a kindliness of heart without spoiling his bank account and gain for himself that priceless treasure, the esteem of his fellowmen.

Wealth is, and always has been, the means by which the products of civilization are given to the world and it is not my purpose to underrate wealth or discourage honest money-getting, but rather to show that a man should be master of his business, not its servant, that manhood is greater than wealth and character grander than fortune. The end here sought is not gained by neglecting business but by using the daily contact with those around him for a closer touch of friendship and a few moments of the daily relaxation time to make his life a little brighter. Thus one enriches his life and brings a more alert mind to his business.

THE SURPLUS.

To discuss the use to which the fortune is to be put before you have begun to make it would be like climbing a mountain before reaching it, still a mountain five miles away is as easy to see as a mole-hill at your feet and the mountain lends an interest to the traveler and gives character to the landscape. It is worth while to look ahead occasionally and it may be a great heip. It is well to have a goal and to work toward it, but by sharing our comforts as we go along we make possible a greater pleasure in helping in a larger way, later.

The present decade is one of opportunity and the young men in training today will be holding responsible positions tomorrow and be men of affairs a little later. The amount of pleasure they get and give and the degree of service they render depends upon starting right in the beginning.

Powers & Lyons announce the Munson Second Reader, which will be ready for distribution October 1. Teachers of Munson will welcome this addition to a line of shorthand publications long regarded as excellent and complete.

TYPEWRITING

H. BREITENSTEIN,

Abbott Business College,

BILLINGS, MONT.

In taking charge of this department it is the earnest desire of the writer that he will receive the loyal support of all the teachers of shorthand and typewriting. It is a conceded fact that "everybody knows more than anybody," consequently by putting our ideas together, we should be able to make a splendid department in this magazine and to materially improve our method of teaching this important subject.

In my seven years' experience with one of the largest business colleges in the United States, it was my good fortune to meet many students during the course of the year, and the majority of these students entered school with the idea that inasmuch as they were about to commence the study of an entirely new subject; viz., Shorthand, they should give it *first* consideration, and the accompanying branches only passing attention.

This is the first and greatest mistake the teacher has to overcome, and while I think that the subjects I am about to mention are of equal importance, still I have an order of precedence, which is as follows: Spelling, Punctuation, Typewriting and Shorthand.

The business man of today will not tolerate a letter with a single misspelled word; his letter must be so punctuated, as to convey the same thought that he dictated; it must be neatly typewritten, correctly arranged, and promptly returned for his signature—but he *will not* so readily recognize that his stenographer has not given him a verbatim report.

So then it is the duty of the conscientious teacher to point out the path to follow at the very beginning, disabusing the student's mind of the erroneous ideas concerning his course, and to explain the importance of each subject—and so we come to the typewriting section of our program.

It is my opinion that typewriting like spelling can not be (in a strict sense of the word) taught; although it can be *learned*. Much depends on the student; he must be true to himself—he must make an honest effort. However the teacher has some very important work to do. Start your typewriting student right. Spare no pains in explaining every detail of the machine, which at the beginning appears so intricate to him. Remain with him a short time to see that your instructions have been understood. Encourage finger exercises just as a piano teacher does. Talk to him frequently about his progress, which at the beginning cannot be anything but slow, and above all don't let him get discouraged. Preach the principle, "Sticktoitiveness," and never, *never* accept a page of typewriting with a single error or an erasure on it. Insist on perfect work, and the result will be rapid, accurate operators. Speed should never enter the mind of the embryo typist, but accuracy should ever be his watchword. Discourage the "carriage-lifting" habit. This destroys the self confidence of the student, and is another thing that retards speed later on in the course.

The position at the machine is also important, just as the position at the table must be considered in penmanship. See that the feet are flat on the floor, the body erect, and the head up. This last point, if carefully observed, will assist the student in overcoming the temptation to look at the keys or watch the fingers.

From the very beginning the student should be taught the necessity of taking proper care of his machine. Explain the necessity of keeping the parts properly oiled; also explain that too much oil is about as detrimental to the free and easy running of the machine as too little. See that the oil cans contain oil, and that there are plenty of cloths for dusting the frame and rubbing the bright parts of the machines. Cheese cloth is the best for this and is so inexpensive that it can be replaced often. A rubber eraser will be found very efficient in "rubbing up" or brightning the nickel, but it should never be used for any other purpose.

If all these points are taught at the beginning, the result will be that your finished stenographer will be more independent of the repair man, and consequently a more valuable office assistant.

I have no doubt, but that every teacher in the country observes the most of these points, but as this is my first article, I wish to begin at the beginning, and it is my intention to take up a different phase of the subject each month, as well as to carry on a question and answer department. I, therefore, trust everyone will feel free to write offering suggestions or asking questions.

Commercial Law—Continued from page 23.

dent is required to attend the lectures and make notes of what appeal to him as the vital points. To use this method exclusively would mean that much of value would be lost to the student, as necessarily he could not remember all that was said and would often err in his judgment of what was of the greatest importance. While this method is hardly advisable in a business school, yet a supplementary course of lectures, such as is provided in some of our leading schools, should be of much value, since it would serve both as a review and an inspiration. These lectures should be given by the best legal talent available.

In conclusion, let us briefly note the objects to be sought in any recitation. 1. To test the student's knowledge of the lesson in hand. 2. To impress this knowledge more firmly upon his mind. 3. To correct any misconception. 4. To pave the way for future lessons. 5. Review.

Many of our students do not know how to prepare for a recitation properly. It is often necessary to go over the advance lesson pointing out in detail the method of study to be pursued and removing possible stumbling blocks. Above all, arouse interest. Without this the most elaborately planned lesson may fail; with it an otherwise poor teacher may succeed.

Accountancy—Continued from page 20.

countant. Even in states where the accountancy law is in force, the certified accountant by no means has a monopoly of the business; but because of his credentials he is likely to get the best appointments, and in time will be given the preference. The C. P. A. in most cases has the advantage, but any person who has the ability and experience may do equally well, or better. He must have the implicit confidence of his clients. Bookkeepers or commercial teachers who wish to improve themselves or to secure odd jobs could do so by a little effort. In this way they may gain confidence and get an insight into different systems and lines of business. Another plan is to attach ones self to the staff of an accountant by giving his service gratis during spare time or during vacation. Saturdays and evenings might be used to advantage in the office of some company for the purpose of learning the business and accounting system. It is well always to keep ones eyes open for whatever new ideas may happen to come into view. The aspiring accountant must not expect to gain his end too soon nor to reach the goal without a great amount of hard work,

continuous effort and faithful study. If he is not permitted to go on examination because of insufficient experience (which is the case with most commercial teachers) he should not be discouraged nor give up hope entirely. Strive all the harder to get ready by seeking outside work and by devoting spare time to study and preparation. If he has the chance he may devote his entire time to the public service. He may practice without the C. P. A. certificate and if he does well need not feel concerned. However, the day will come, I believe, when every practicing accountant will be required to have a certificate; and it must be kept in mind that the examination and admission requirements are likely to be more difficult as years go by. The different states are uniform, I believe, in requiring of each candidate at least two or three years' experience as public accountant as well as satisfactory evidence as to fitness, character, age and general education. The latter requirement is a high school diploma or its equivalent.

LEGISLATION AND EXAMINATIONS.—The following states have passed C. P. A. laws: New York, Pennsylvania, Maryland, California, Illinois, Washington, New Jersey, Michigan, Florida, Rhode Island, Utah, Connecticut, Colorado, Ohio, Louisiana. The New York law passed the Legislature in 1896, and the others followed in the order given. Other states are getting into line, and before long will join the procession. In New York and Illinois the law provides that the Regents of the State Universities shall examine applicants and issue certificates. In all of the others, a Board of Accountancy consisting of three or five persons shall be appointed by the governor. Pennsylvania, California and Washington have five persons on the Board and Maryland four. The examinations cover Theory of Accounts, Auditing, Practical Accounting, and Commercial Law as affecting Accountancy. The different State Boards are required to formulate their own rules, and their own experience and qualifications usually determine the standard of requirements and the grade of examination questions. Certificates are issued by the governors. Most of the Boards are very strict and adhere rigidly to a high standare of admission, and all of them look upon experience and breadth of training as of importance. Two or three of the states divide the examinations so as to include higher arithmetic and general business knowledge but the Pennsylvania State Board has set the pace in formulating a broad standard.

In Pennsylvania a great deal of attention is given to preparation and qualifications. The candidate first must pass a preliminary examination to prove his fitness and general education. He must then register with the Board as a student in accounting, (a) in the office of a certified public accountant, and devoting his time to the study and practice of accountancy; or (b) in the office of a certified public accountant, and as a student in a recognized school of accountancy. Before entering upon the final examination. he is required to file with the Board a certificate from the certified accountant with whom he has been practicing, stating that he has spent an average of thirty (30) hours per week during not less than forty-five (45) weeks during each of the two years in *bona fide* accounting work or study in his office and is in the judgment of his preceptor prepared to practice accountancy in a creditable manner. If he is attending a school of accountancy he must present a diploma from said school after completing the work of three school years. Any public accountant who has been in practice on his own account for a period of not less than three years and who is over 30 years of age, may at the discretion of the Board be admitted to final examination and the above requirements as to registration waived.

The idea of requiring study and technical preparation in addition to practical experience is certainly commendable and should be required by all states. The Institute of Chartered Accountants of Ontario is probably the only other association on this continent approaching closely the Pennsylvania requirements. Next month I shall give more details as to the different associations of accountants, which are wielding so much influence in the business world.

Mr. Clarence E. Birch, the subject of this sketch, was born at Boonesboro. Iowa, where he worked on a farm and had to hustle for himself, attending country schools when he could and later the Atchison County High School, Kans.

He taught country schools for five years, spending his summers in Campbell University and Atchison College. He next taught in Kansas City Business College. He served as cashier for a milling company and later as a stenographer for a box and lumber company and also had some valuable experience as law stenographer.

Under competitive examination he was chosen as business teacher at Haskell Institute, Lawrence, Kansas. He also audited books for the City of Lawton, Okla., and served as private secretary to the Governments Indian exhibit at St. Louis. He was next chosen principal of the Chilocco Agricultural School of Okla. He is now principal of the business department of Haskell Institute, a government school conducted in the interests of the Indians.

The work in this school is far above the average, and Mr Birch seems to be well qualified for such work and is achieving much more than ordinary success.

He is the author of a very practical work on rapid calculation published by the well known firm, Powers & Lyons, Chicago. His articles on Commercial Law which appear elsewhere in these columns will speak for themselves.

MANY SCHOOLS NOW TEACHING "MULTIGRAPHING."

Many Business, Commercial and Stenographic Schools have added "multigraphing" to their curriculm during the last two years as a result of the growing demand for experienced Multigraph operators. The Gammeter Multigraph, well known to most of our readers, is the latest device for typewriting in multiple quantities and printing office forms, stationery, etc. The same machine does both kinds of work—typewriting and printing—and in diversity of use is unequalled by any other office appliance yet on the market

While the multigraph is exceedingly simple in construction and operation, well within the capabilities of any boy or girl of ordinary intelligence, it is of course a fact that an operator thorougly understanding the possibilities of the machine, and capable of operating it at maximum speed, can command a salary commensurate with the increased results attained. The demand for experienced operators has grown to such an extent that an excellent opportunity for immediate employment is afforded Multigraph students. A full course in multigraphing with ample actual practice to insure a speed ranging from 3000 to 6000 copies per hour (two to four times as fast as a printing press) can be given in a month's time. Schools can well afford to give this instruction for a comparatively small fee ($25 to $35 is the average tuition charged) because no high priced instructor is required, and because all of the work turned out including printed forms of all kinds can be used to advantage in other departments, materially cutting down printer's bills.

The manufacturers of the Multigraph, The American Multigraph Sales Co., of Cleveland, O., write us that they have a "special agreement" to offer schools who will teach "multigraphing." This arrangement, we understand, includes the necessary demonstrating of the machine to the instructor who takes charge of the department. The proposition is certainly well worth investigating, for we are advised that over 50 business colleges already have installed Multigraphs, the graduates finding positions readily through the 17 branch offices established by the Multigraph Company, The great diversity of use of the device promises to give it a field almost as great as that of the typewriter, and it will only be a question of time before "multigraphing" will be included in the curriculm of every up-to-date school. The opportunity seems greatest, however, right now, and the first schools to enter the field are naturally reaping the biggest returns.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

The C. C. T. A. Convention.

The Central Commercial Teachers' Association convention held at Davenport, Ia., June 17-20, 1908, proved a complete success in attendance, in program features and in a social way. The new officers for the coming year are as follows: President, R. H. Peck, Davenport, Ia.; Vice-President, Miss Carrie A. Clarke, Des Moines, Ia.; Secretary, O. D. Noble, Sedalia, Mo.; Treasurer, C. W. Ransom, Kansas City, Mo.

A great deal of interest was manifested in the typewriting contest being the result of a prize offered a year ago in the form of a beautiful silver cup, known as the Brown Trophy, donated by G. W. Brown. Five persons were qualified for the contest and their pictures are shown herewith. The contest was fifteen minutes writing from dictation and fifteen minutes writing from copy. The results are given herewith.

We are indebted to the Gregg Writer, Chicago, for the data of this report, as well as for the half-tone illustration of the contestants.

The Record of the Typewriting Contest.

DICTATION

	Gr. W	Gr. R	E.	P.	Net R.
Cornelia Dammers	743	49 8-15	17	51	46 2-15
Gustav Trefzger	877	58 7-15	85	255	41 7-15
George I. Abel	857	57 4-15	78	234	41 8-15
Ruth Drysdale	784	49 13-15	48	144	40 4-15
Will Adderley	814	54 4-15	85	255	37 4-15

COPYING

	Gr W.	Gr. R.	E	P.	Net R.
Cornelia Dammers	850	56 2-3	31	93	50 7-15
Gustav Trefzger	996	66 6-15	79	237	50 9-15
George I. Abel	909	60 3-15	54	162	49 4-5
Ruth Drysdale	801	53 2-5	21	63	49 1-5
Will Adderley	889	59 4-15	122	366	34 13-15

NET AVERAGES

Cornelia Dammers, Gregg School, Chicago, Underwood	18 9-30
Gustav Trefzger, Gregg School, Chicago, Remington	16 1-30
Geo. I Abel, Cedar Rapids Bus. Col., Cedar Rapids, Ia., Remington	15 2-3
Ruth Drysdale, Brown's Bus. Col., Rockfort, Ill., Underwood	14 11-15
Will Adderley, Brown's Bus. College, St Louis, Mo., Remington	36 1-15

Brief Report of Business Department of N. E. A.

The Business Educator's Convention held in Cleveland, Ohio, June 30th to July 1st in connection with the N. E. A. was a complete success. For the first time in the history of such meetings, the entire program was carried out exactly as printed in advance, not a single person being absent when called for.

The meeting was distinctive in one other feature, that it was the most largely attended convention since the department was organized. This in spite of the fact that each of the other 20 departments of the N. E. A. was below its usual attendance.

The secretary of the N. E. A. declared that Secretary Curry's report of the meeting was the best ever handed to him from any of the departments.

The officers elected for 1908-9 were as follows: Mr. S. R. Hoover, Director of Commercial Department, West High School, Cleveland, O., President, Mr. H. C. Spillman, Director of Typewriting, High School, Butte, Mont., Vice-President and Mr. D. W. McMillan, Director of Commercial Department, Western High School, Detroit, Mich., Secretary.

The success of this meeting is due in part no doubt to the fact that it was centrally located. Next year it goes to Decver to visit about July 1st. Doubtless many commercial teachers will journey in that direction at that time and be profited professionally, socially and physically.

PROGRAM

Officers for 1907-1908: President, H. B. Brown, Valparaiso, Ind.; Vice President, James Ferguson, San Francisco, Cal.; Secretary, James Curry, Cleveland, Ohio.

TUESDAY MORNING, JUNE 30—9:00 A. M.

President's Address—H. B. Brown, president, Valparaiso University, Valparaiso, Ind.

The High School Commercial Course; its Subjects and their Practical and Educational Value—I. R. Garbutt, director of Commercial Department, Central High School, Cleveland, Ohio.

Discussion.

Contestants for the Brown Trophy at Davenport, Ia.

Proper Methods of Instruction in Shorthand—Selby A. Moran, director of Shorthand Department, High School, Ann Arbor, Mich.

To what extent may Commercial and Industrial Training be properly included in the Grammar School Course?—H. M. Rowe, educational publisher, Baltimore, Md.

Discussion.

WEDNESDAY, JULY 1—9:00 A. M.

What should be done to encourage College Education beyond the Commercial Course in High Schools?—Pemberton J. Twiggs, director, Commercial Department, East High School, Cleveland, Ohio.

Discussion led by S. R. Hoover. President of Commercial Club, High School, Cleveland, Ohio.

How to get Teachers of Commercial subjects who are better prepared, and to improve those now at work—Chessman A. Herrick, Central High School, Philadelphia, Pa.

Discussion led by Edward Rynearson, director of High School, Pittsburg, Pa.

Standards for Commercial Teachers, present and ideal; Comparison with Standards for other teachers—Durand W. Springer, High School, Ann Arbor, Mich.

Discussion.

Methods of Preparing Teachers in Germany—Charles DeGarmo, professor of Science and Art of Education, Cornell University, Ithaca, N. Y.

Discussion.

SCHOOL AND PROFESSIONAL

The Northwestern Business College, Chicago, Ill., reports an excellent early enrollment this summer, with indications that their fall trade is going to be very good. They have recently enlarged their space by remodeling the building, so that now they have one of the best equipped schools to be found anywhere.

The Abilene, Texas, Business College, T. H. Gatlin, principal, has purchased the West Texas Business College. We wish the new enlarged institution the success it merits.

On August 1st, The Shorthand Training School, of Terre Haute, Ind., became Lyon's Business College, in conformity with the school of the same name at Sullivan, Ind. We wish the president, Mr. G. M. Lyons, continued success.

Mr. D. A. Casey, of Pittsfield, Mass., recently opened the Capital Commercial School, Albany, N. Y. He believes in due course of time he can build up a good school in that community, and we have every reason to believe he will not be disappointed. We wish him success, because we believe he deserves it.

Mr. D. A. Reagh, formerly of Owosso, Mich., purchased the Piqua, Ohio, Commercial College of C. E. Beck, and reports the prospect good for a first class school. Mr. Reagh has been a constant supporter of THE BUSINESS EDUCATOR, and a large per cent. of his students has secured certificates of proficiency in business writing, indicating that his instructions are practical as well as thorough. From our dealings with him, and from reports from those associated with him in the past, we have formed a high opinion of him and therefore wish him the success he deserves in his new location.

Mr. R. F. Kennedy of Kennedy's Commercial College, Eau Claire, Wis., and Mr. Martin of Allen's Business College, also owner of the Neillsville College, have formed a school corporation with a capital of $20,000, and next year will do business under the head of Union College. Their rooms, equipment, faculty, etc., are first class, and they expect to do a fine business.

Messrs. Martindill & Rose have sold the Ludington, Mich., Business College to Mr. C. A. Rinehart, Commissioner of the Mason County Schools. Mr. Rinehart is a practical man and will maintain the high standard of the Ludington Business College. Messrs. Martindill & Rose will devote their entire time and attention to their Manistee Business College.

The Albin-Williams studio, M. A. Albin and H. K. Williams proprietors, Portland, Oregon, is the name of a recently organized institution, the object of which is to do engrossing and issue diplomas. These gentlemen possess the necessary skill and enterprise to make the business a success, which we hope they may realize in doing.

Mr. A. Mohler, proprietor of the Kewanee, Ill., Business College, recently moved into larger and more finely equipped quarters, bespeaking the growth and prosperity the institution no doubt merits.

Mr. J. H. Rogers, recently purchased the Warrensburg, Mo., Business College of B. E. Parker, and is therefore now the sole owner. We wish him success.

Marietta, O., Commercial College, M. A. Adams, president, is prospering, if we may judge from what we hear, as well as from what we see from the appearance of the 12-page Journal before us. Mr. Adams deserves much credit for the success he has thus far achieved in building up that institution.

Mr. T. N. Carswell of Abbeville, Ga., is now the teacher of shorthand in the Abilene, Texas Business College. Mr. Gatlin, principal of the institution, reports that notwithstanding the unfavorable financial condition, they have been able to maintain a very satisfactory enrollment.

We acknowledge receipt of a splendidly written letter and also a page of signatures, ornamental style, from the pen of Mr. Gatlin. Mr. Gatlin swings a very forceful pen and his work ranks well with that of the best penmen.

O. J. Browning, recently a student of the Gem City Business College, Quincy, Ill., is now teaching the commercial branches in the High School, Newton, Iowa.

Mr. C. W. Fogarty, formerly of Dakin's Business College, Syracuse, N. Y., now has charge of Drake Business College, Plainfield, N. J. Mr. Fogarty is one of the fine young fellows of our profession and we congratulate the good people of Plainfield for having him in their midst. Our best wishes to him and the institution over which he presides.

NEWS NOTES AND NOTICES

Mr. C. E. Solberg, formerly of the Allen's Business College, Eau Claire, Wis., has been engaged to teach penmanship in the Bayless College, Dubuque, Iowa, for the coming year.

Mr. E. W. Frear, recently of S. C., is the new penman in the Hoopeston, Ill., Normal.

Mr. E. A. Bock, formerly manager of the Los Angeles, California, Business College, is now connected with Wilson's Business College, Seattle, Wash.

C. H. Blaisdell, formerly of the Haverhill, Mass., Business College, is now principal of the commercial department, Rhode Island, Commercial College, Providence, Rhode Island. THE BUSINESS EDUCATOR extends best wishes to Mr. Blaisdell for success in his new field of work.

Mr. A. H. White, recently of South Carolina is the new penman and commercial teacher of Orr's Business College, Chicago, Ill.

Mr. G. T. Wiswell, recently with Craeger's School, Louisville, Ky., now has charge of the commercial department of the Plymouth, Ind., high school. We wish to congratulate the good people of Plymouth for having secured such excellent ability in their department.

A postal from Glasgow, Scotland, conveys the information that Mr. C. S. Chambers, supervisor of writing in the Covington, Ky., schools, is spending the summer in Europe having a most delightful time.

Mr. J. H. Bachtenkircher, for the past two years supervisor of penmanship in the Evansville Public Schools, has been recalled to his former home, Lafyette, Ind., by an increase in salary which speaks well for both the city of Lafayette and for Mr. Bachtenkircher. Mr. Bachtenkircher is one of the foremost supervisors of writing in this country.

Mr. J. C. McClanahan, of Doyle College, Doyle, Tenn., is now connected with Stephen's Business College, Columbus, Ga.

Mr. E. T. Whitson, who last year had charge of the commercial branches in the Nebraska Central College, Central City, Nebr., is now teacher of penmanship and bookkeeping in the School of Commerce, State University of North Dakota, at Grand Forks.

Mr. M. P. Ropp, recently with the Heffley School of Brooklyn, is now connected with Heald's Business College, San Francisco, Calif.

Mr. C. E. Birch, director of the business department of Haskell Institute, Lawrence, Kans., was recently favored with a handsome increase in salary, indicating efficient service on his part and appreciation on the part of his employers.

Mr. D. M. Winkleman, who has been with the Waterloo, Ia., Business College the past couple of years, is now engaged in the Albany, N. Y., Business College. Mr. Winkleman is a fine fellow and a strong teacher and goes to a strong school.

Mr. J. W. Martindill, formerly with the College of Commerce, Kenosha, Wis., will be principal of the commercial department of the Waterloo, Wis. High school.

Mr. L. O. Cummins, of the Western Normal College, Shenandoah, Ia., has been elected principal of Mr. G. W. Weatherly's Carthage, Mo., Business School.

Mr. E. H. Norman, of the Baltimore, Md., Business College, and president of the Society of North Carolina, on the evening of June 5th at the New Carrollton Hotel, Baltimore, added new laurels to his splendid reputation as an able and witty toastmaster, the occasion being the annual June dinner. Addresses were made by Messrs. Thomas G. Boggs, A. S. Goldsborough, Dr. Henry E. Shepherd, Dr. Charles G. Hill and Allen S. Will.

Mr. R. C. Cottrell, supervisor of writing, etc., of Elwood, Ind., for the past two years has been elected to a similar position in the Logansport, Ind., public schools. Mr. Cottrell is forging rapidly to the front as one of America's most progressive as well as one of its most succesful supervisors. His future looks quite as promising as his past has proven successful.

From the Press of Chicago we learn that on May 20th the friends, faculty and students of the Northwestern Business College, gave a surprise party to Mr. and Mrs. J. F. Fish of that institution, it being their 25th wedding anniversary. They received many handsome presents, among them being a beautiful silver punch-bowl which was presented by Mr. Robert F. Rose on behalf of the teachers and members of the Alumni Association. Luncheon was served, after which a fine musical program was rendered. If anybody in our profession deserves such treatment, and if there is anyone capable of fully appreciating it, it is Mr. and Mrs. Fish.

CATALOGS CIRCULARS

A rather novel and effective folder is being issued by the Joplin, Mo., Business College.

The Lingle Teacher of New Shorthand Ideas, Volume 1, Number 1, June 1908, Philadelphia, Pa. is a new claimant of public favor along the line of advertising and letter writing to shorthanders. Doubtless a sample copy would be mailed free of charge if you were to ask for it.

The "Typist," a monthly magazine devoted to the direction and inspiration of stenographers and typists, published by the Typist Publishing Company, 339 Broadway, New York City, price 5c or 50c per year, is a unique, original, first-class product. Its size is most inviting, as are also its wide, variable margins. You'd better take a look into it.

"The Young Man in Business" is a splendid title of what appears to be a most excellent paper, published by the Robert Harding Co., Inc., Richmond, Va., price 50c a year. It reveals splendid editorial ability, and with a little more care in the printing to improve its surface appearance, it ought to prove a genuine success.

The Hazelton Business College Prospectus and Guide appears to have been done on the mimeograph with half tones mounted by hand. It is quite novel and therefore an effective piece of advertising. It clearly indicates that there is more than one way of advertising a school. It is printed on different colored paper, the whole presenting a genuine typewriting effect.

John T. Yates and C. S. Jackson, proprietors of Bliss College, Newark, O., issued a good 4-page advertising sheet. This is a mighty good school, although located in a comparatively small city. Few cities of its size are blessed with as good a school.

"The Commercial World" is the appropriate title of a very good school paper published in the interests of the Michigan Business and Normal College, Battle Creek, Mich. It is well illustrated, attractively printed, and therefore, a good representative.

The Metropolitan Business College, Cleveland, Ohio, issues an attractive eight-page circular bespeaking a prosperous institution. It contains an unusually attractive full page half tone group of graduates, with names and address of those holding positions.

The Monroe Wis., Business Institute, puts out a very clean looking, 16-page journal, entitled "Opportunity."

Not long since we had the pleasure of receiving and reading one of the uniquest school advertisements we have seen for many a day. It is a little booklet of 18 pages, gotten up by students and printed on the mimeograph. It is handsomely covered in red with the seal of the school stamped thereon. It is issued by the Joplin, Mo., Business College Co. It's president, Mr. G. W. Weatherly, modestly says "it is a student affair and the news it contains may not be exactly literature." So, so, Brother Weatherly, but it is a "blamed sight" better than literature without news. We are from Ohio but you have shown us a thing or two even though you are in Missouri.

The Review is the title of a very well gotten up 16-page quarterly journal published in the interests of the Lawreuce, Kans., Business College.

The Coleman National Business College, Newark, N. J., recently published an unusually attractive and well written and convincing 8-page journal, indicating that the Coleman School is being conducted along modern and progressive lines.

The German Wallace College, Berea, Ohio, publishes an excellent catalogue advertising the work done in the school of commerce of that institution, ably presided over by our friend and former pupil, Mr. C. H. Haverfield. The cost of living, the advantages offered by the other departments, etc., make this an attractive place for pupils of moderate means to attend,

The Campbell Co., Chicago, Ill., are putting out some attractive advertising in stock form for business schools.

The Capital City Commercial College, Madison, Wis., Spohn and Adkinson, proprietors, publish an attractive catalogue printed in two colors containing a large variety of illustratiog portraits of students and faculty as well as views of the school and city. In it we find some very attractive script from the pen of its president-Mr. G. E. Spohn.

The Columbis College, Hagerstown, Maryland, S. M. Funk, prop., although not a large school, is one of the best in our profession.

The New Albany, Ind., Business College, H. O. Keesling, Pres., issues a graceful 24-page large-envelope-size booklet in the interest of that institution.

"Indian Leader," published by Haskell Institute, Lawrence, Kans., is a very finely printed eight-page journal issued in the interests of that institute.

The MacCormack School, Chicago, recently issued one of the tastiest catalogues received at this office. Borders and portraits are printed in yellow and brown, giving the page a pleasing effect. The type is compressed into small quarters making it easily and quickly read.

Bliss Business College, North Adams, Mass., is putting out an excellent 40-page catalog. The half-tones are printed in brown and the type in green. "The College entrance" as is shown is an inviting affair—the kind to appeal to the best patronage. The catalog is a credit to the school it fairly represents, and therefore a credit to our profession.

The Rochester, N. Y., Bulletin of the Normal Course for commercial teachers of 1908 came too late for review in the June number of THE BUSINESS EDUCATOR, which we regret, for from it one is soon convinced that this institution is doing its share towards solving the problem of more thoroughly qualifying commercial teachers. The booklet is straightforward in its statements and the subject matter is presented very explicitly in detail. Aside from the regular commercial subjects, special emphasis is placed upon psychology, pedagogy, English, Commercial law, commercial geography, etc.

The Celery City Commercial College, R. C. Anderson and W. E. Garvey, proprietors, Kalamazoo, Mich., publishes an attractive large-page catalogue, indicating a well attended, prosperous school.

One of the most sumptuous as well as one of the largest catalogues issued during the year, has been received at this office from the Minneapolis Business College, D. C. Rugg, proprietor. This catalogue and institution seem fit representatives of that great and growing city. It is printed on the creamiest of rich cream paper of two qualities, the one suited to type and the other for illustration.

The American Book Co., New York, Cincinnati and Chicago, publishes a 50-page bulletin of commercial school publications including the well known Williams & Rogers series.

The Norwalk, Ohio, Business College, publishes a creditable four-paged circular announcing the opening of that institution under the new management of Messrs. Heaney and Wonnell.

The Haverhill, Mass., Business College, recently issued a very good 16-page prospectus.

The Ferris Institute Journal, Big Rapids, Mich., announces the fall term of that school in no uncertain tone. Mr. J. A. Snyder is the new principal of the penmanship department. Mr. E. J. Losie has charge of the shorthand. Mr. W. W. Knisley has charge of the commercial department, and Mr. Elbert E. Magoon has charge of the Gregg shorthand department. These are four strong men in an institution noted for its vigor and strength. The Ferris Institute therefore proposes to take no step backward this year.

One of the finest catalogues issued during the year is hereby acknowledged from the Capital City Commercial College, Des Moines, Ia., B. F. Williams, Pres.; I. H. Carothers, Vice-Pres.; Carrie A. Clark, Sec. The school is now in its twenty-fifth year and appears to be in a more prosperous condition than ever before. Certain it is that the school is doing unusually thorough and practical work. Moreover it does some things not attempted by the average business school. One of these things is that it looks after the welfare of its students both physical and moral to a greater extent outside of school hours than most schools of this kind do. Another thing is that it is taking a stand against cigarette smoking. No one being eligible to enter who smokes cigarettes or who will not agree not to do so. The Central City Commercial College is therefore a mighty factor in Iowa, not only for bookpeeping and shorthand but morals as well. The pages of the catalog are beautifully decorated with specimens of well-executed penmanship from the students of the school as well as from the principal of the penmanship department, Miss Mary Louise Champion.

St. Johnsbury Academy, St. Johnsburg, Vt., issues an unusually good catalogue advertising its commercial department, presided over by that thorough and conscientious gentleman, Mr. A. H. Barbour. It is one of the best received at this office for many a day.

Recent advertising literature has been received from the following:—Packard Commercial School, N. Y., McCann's Business College, Mahanoy City, Pa., The Bartlett Commercial College, Cincinnati, O., The Meredith College, Zanesville, O., Keystone Business College, Chambersburg, Pa., and The Jacobs Business College, Dayton, O.

The 38th annual catalog of the Gem City Business College, Quincy, Ill., is a fit representative of one of the finest schools to be found anywhere. We presume the Gem City draws a larger patronage of attendance from outside of its own city and state than any other institution in this country. In this we may be wrong, and if so, we would like very much to learn of a school that has a wider reputation than the Gem City as evidenced in attendance. The catalog is beautifully illustrated by schoolroom scenes, many large groups of students, portraits of faculty, pupils, etc., as well as some very artistic specimens of penmanship from its penman, H. P. Behrensmeyer.

Artistic, appropriate and cordial invitations have been received to attend Commencement exercises, etc., from the following: Curry College, Pittsburg, Pa.; Robert College, Constantinople, Turkey; Lima, O., College; Goldy College, Wilmington, Del.; Meadville, Pa., Commercial College; Elizabethtown, Pa., College; St. Marys, Monroe, Mich.; Capital City Business College, Helena, Mont.; Spencerian Commercial School, Cleveland, O.; Ferris Institute, Big Rapids, Mich.; Rhode Island Commercial School, Providence, R. I.; Polytechnic, High School, Los Angeles, Calif.; St. Joseph, Mo., Business University; Utica, N. Y. School of Commerce; The Taylor School, Philhdelphia, Pa.; Central Business College, Denver, Colo.; New London, Conn., Business College; Highland Park College, Des Moines, Ia.

MY ONERY BOYS.

One of the most interesting things I ever did while teaching was privately to make out a list of the boys in the department and record for each a prophecy as to his future success or failure. You would be surprised at the success with which one can do this after he has watched students in school go out into the world for a few years.

Now the strange part of it is that some of the very worst, most troublesome ones were slated for a fine ultimate success. For it is true, absolutely true, as Elbert Hubbard has said that "Oneriness is only energy gone wrong." There is mighty little at the time to lead a teacher to believe some of the really onery ones arn't headed for the penitentiary. I am not sure I didn't feel that way on occasions. The boy who can study up fourteen new ways a minute to jab pins into a long-suffering teacher is headed a little ways in that direction provided he doesn't change, but the beauty of it is, his common sense comes finally to his rescue, and his sense of decency as well, and when he *does* get headed around in the right direction, look out for him. He'll "go some." The ingenuity to invent new ways to be onery will be turned around to inventing as many new ways to go ahead and he is then likely to head the list or nearly do it.

What a pity for him, as well as for others, he doesn't always head around sooner and get ahead just that much further. Now among my choice specimens of iniquity to deal with in one school was a boy named Fay Shannon. Usually it isn't fair to name one right out in public and call him mean. But Fay won't care. If he ever sees this, he will grin and say I'm right and to go right ahead for I couldn't even up this way if I tried in mean spirit, which I do not.

Well, Fay was a choice bundle of surprises and variations in iniquity. He was so full of it and so successful generally that I sometimes wondered how he found time the night before to study it all up. He was never untruthful, nor sneaking, but just seemed to believe he had a right to do as he pleased, that we "had it in for him," and if you don't know what patience past understanding it takes for a teacher to endure that day after day, just you put yourself in the place of your teacher for a day. Every school has one or more of them.

But, and here I am glad, before leaving school Fay came to his *good* senses and changed all about. He settled down to accept reason, government and to realize we were the last people in the world who could even *afford* to be working against his best interests. So there soon was a new boy close to the top in class work. He became an element of harmony and good influence among the students. Instead of trying to sail against the wind, he had turned about and was running ahead in a way that was carrying him rapidly toward his own good. We got to be the finest of personal friends in school and out of school. Then he left.

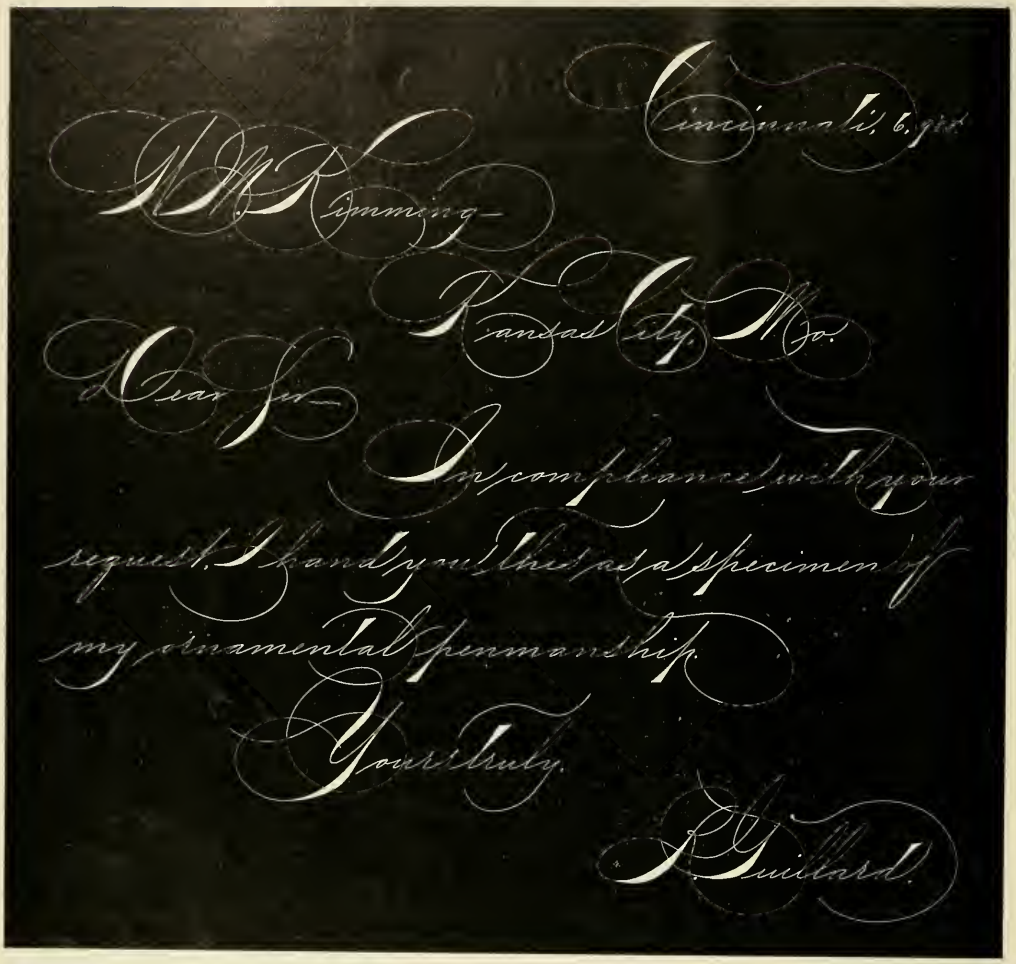
That was about six years ago. About a year ago, I was surprised to get a letter from him out in California where he was doing well. A few days ago, he dropped me word again and that old ingenuity and energy that used to keep him on the ragged edge of expulsion for days at a time, is now turned into the right channel, bringing him real success. I wrote him I was mighty glad indeed that he, along with so many others of that "choice band of pirates," was making his friends glad to know him even including the one who used to endure a new form of irritation every fifteen minutes or so.

For Fay and I now understand each other perfectly. I know now, that to his mind I was tyranny personified. And he knows now, that I rather liked him all the while (for he would'nt lie, nor sneak nor cheat) and was doing my duty by him and the school. He knows now that while a teacher is human just like a student, the teacher cannot afford to "have it in for" anyone and is the last person in the world who *wants* an enemy of anyone around him. Yes, we understand each other. Both of us only wish we had understood each other sooner. How much better, how immeasureably more pleasant and profitable to both. I'm proud of him and if we ever meet again, there'll be a two-handed pow wow that will let loose enough good feeling to vitalize the air with good will for a mile around.

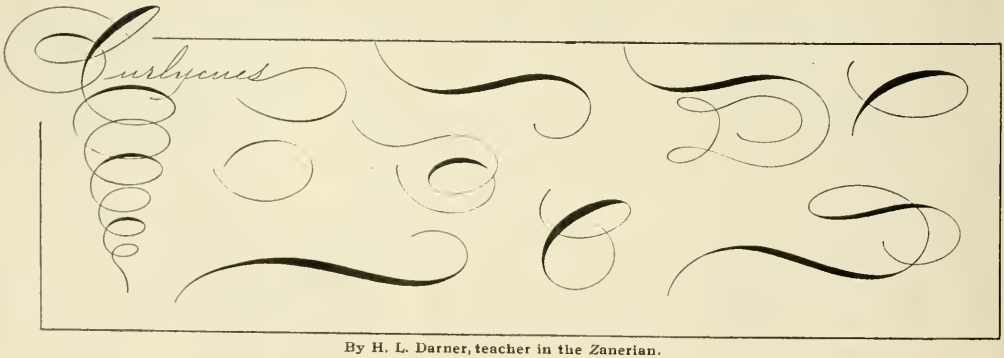
Elbert was right; energy gone wrong, that's all. It hurts most the one who is directing it wrong. If there's a student in this broad land headed the wrong way, there's one thing that would work a revelation. That's for him to get up into the teacher's chair for just one day. Yes, just one day. I know, for I sat there year after year, and I think a heap of my former "bad boys" too—they are the ones who have written me since and it's "peace between me and thee" with us now for good and all.

Yes, I'll admit it, and it worked true, some of the finest prophecies were for members of the "trouble makers" I felt sure they would some time see the right way—and no one is happier that they did than I, and it is partly because they now knew I was their friend when it didn't look that way. We wouldn't waste time in foolishness again. Not we. We know better now.

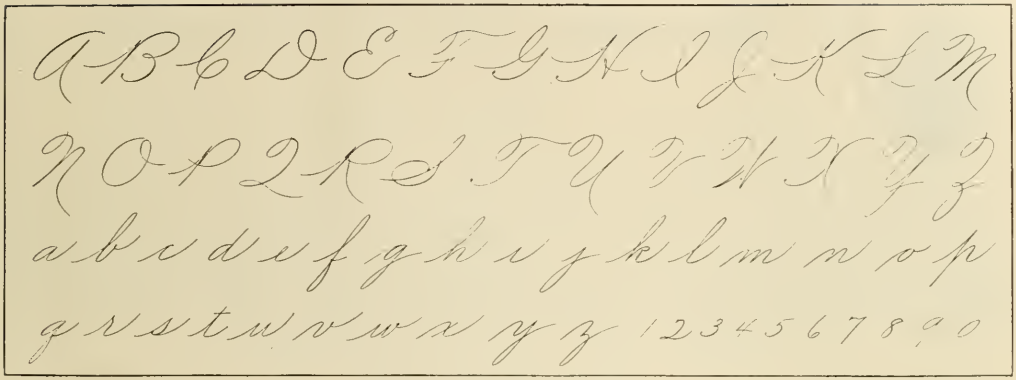
No boy or girl who desires to achieve an enviable business success can afford to miss Mr. Keefover's articles this year.



By Mr. Rene Guillard, with Ransomerian School of Penmanship, Kansas City, Mo.

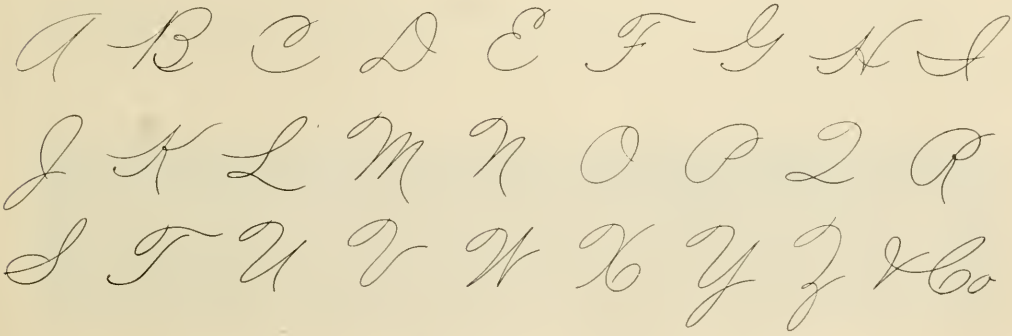


By H. L. Darner, teacher in the Zanerian.



By J. D. Todd, Salt Lake City, Utah.

By F. B. Courtney, Prin., Palmer Method School of Penmanship, Cedar Rapids, Ia.



By Mr. A. J. Karlen, Policy Engrosser Equitable Life Insurance Co., Des Moines, Ia.

LESSONS IN ORNAMENTAL WRITING

By A. R. Wonnell, Norwalk Business College, Norwalk, O.

Specimens for criticism should be mailed to Mr. Wonnell by the 25th of the month.

FOREWORD. Having been requested a number of times by the publishers of THE BUSINESS EDUCATOR to prepare a series of lessons in Ornamental Writing for their excellent journal, and never having found time to prepare the lessons, when I received their invitation again a few months ago, I felt duty-bound to undertake the work. I do so, however, keenly realizing the magnitude of the task of following such artists as Heath, Courtney, Lister, Tamblyn and others who have presented such excellent courses in the past few years. I dislike apologies and excuses, but for the benefit of those who may care to follow my course of lessons, I must say that my first two lessons have been prepared under unfavorable circumstances incident to doing heavy work teaching and change of location from Big Rapids, Michigan, to Norwalk, Ohio, but as the lessons progress, I hope to give you something worthy of your careful practice and study—copies that may really inspire you to become professional penmen.

Who Should Take Up This Course in Ornamental Writing?

ANSWER: Any one who has a desire to do fine writing. For, *desire* nearly always carries with it, *ability*. However, it is best to master business writing first.

Who Should Not Attempt It?

ANSWER: Those persons who have a scant supply of patience and perseverance or those who have never learned to write a plain business hand with arm movement.

MATERIALS: It is poor economy to use cheap materials in learning penmanship. In fact, it is almost useless to try to learn ornamental writing unless you use good paper, pens and ink. Use good, firm paper with fairly smooth surface. The regular letter size about 8x10 inches, with wide ruling is best.

The best pen for beginners is Gillott's No. 604 or Zanerian Ideal. Later on, or as soon as you have a light touch and free movement, use Gillott's Principality or Zanerian Fine Writer. Use a good oblique holder. Some of the cheapest ones do very well, but I prefer the Zanerian oblique. Adjust the pen so that the point comes near to being in line with the center of holder.

It is of no use to practice with poor ink. Don't use writing fluid. Get some good black ink. Arnold's Japan ink is the best I have used for ornament writing. As soon as it becomes a trifle too thick, add a small quantity of writing fluid.

POSITION. The position for ornamental writing is practically the same as for business writing. For the best control use a low chair or high desk, thus elevating the arm a little more than is usually done.

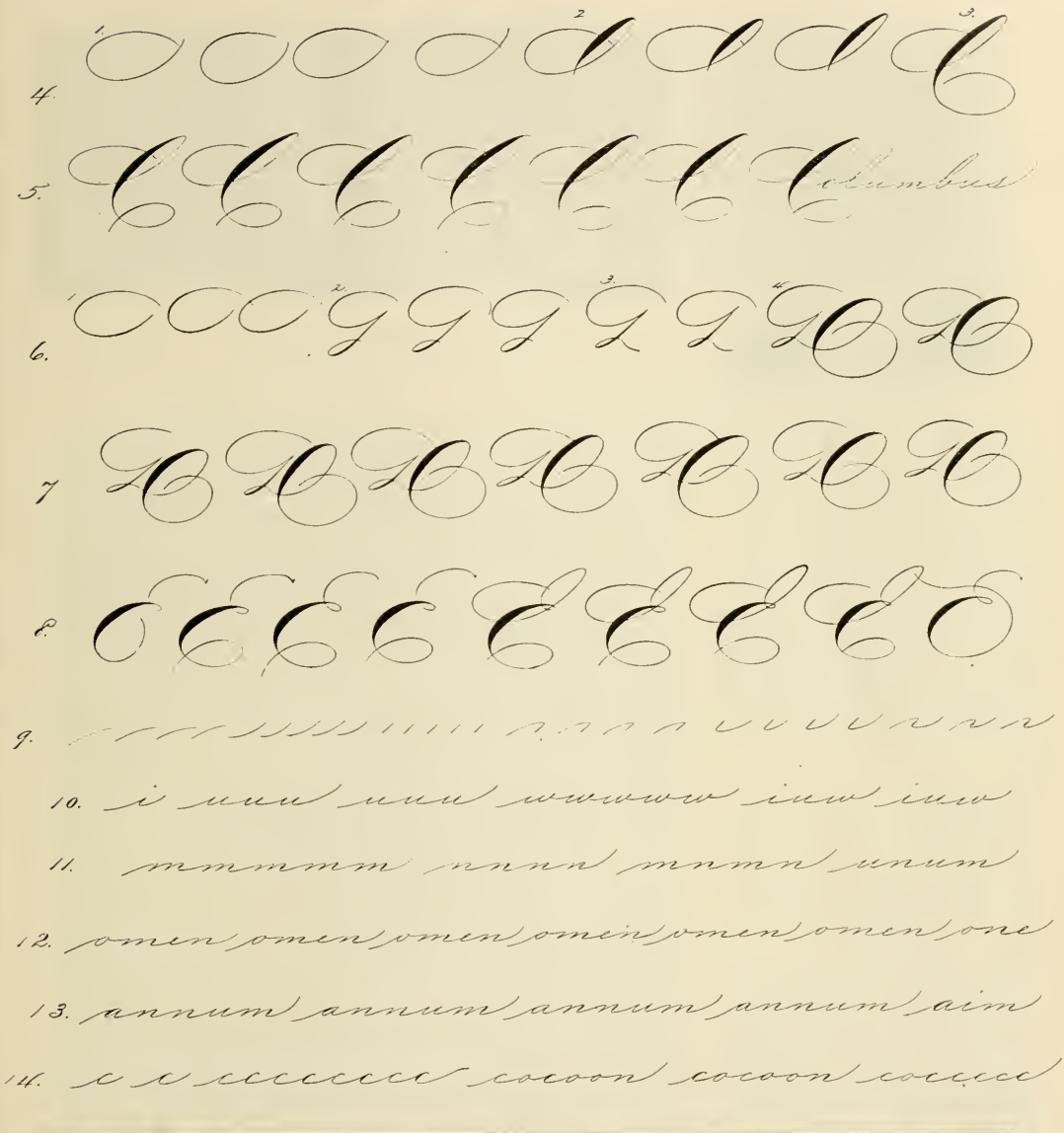
MOVEMENT. Penmen differ somewhat in regard to the best movement for ornamental writing. Some prefer the arm-rest movement for all work, but the best penmen whom I have seen work, lift the arm from the desk just enough to use the whole-arm in making capitals. Use combined arm and finger action for small letters. More finger movement may be used in the small letters in ornamental writing than in business writing, because greater accuracy is required. The application of the movement required will be taken up more specifically in connection with the instructions on the copies.

COPIES. It is my experience that the movement exercises usually given for ornamental writing are more difficult than the letters. Therefore, I omit them. *Many of the letters can be mastered best by working on them in parts*, afterward combining the different parts, as the *C*, *D*, and *A*, in this lesson. This is not practicable, however, on other forms which are more simple as the *O* and *E*. It is a good plan to practice the capitals first without shade. Then study the copy closely in reference to location of the shade, beginning and finishing ovals. Make shades quickly, and don't forget that you can't shade on up-strokes. That is the reason for practicing on *C* and *A* as given in the copy.

Important Points in Making the Different Capitals Given in This Lesson.

O, down strokes parallel. Keep ovals true.
A, curve left side of oval more than right. Finishing oval horizontal.
C, beginning and finishing ovals horizontal. Keep bulk of shade above the crossing. Watch slant of loop.
D, beginning and finishing ovals horizontal. Keep little loop and "*O*-part" both resting on the base line.
E, use free rapid action. Keep ovals true. Middle loop points downward.

Thorough mastery of the upward right and left curves and downward straight line and the principles in line nine means a right start in small letter work. Failure to master these means failure in making small letters. Watch closely the beginning and finishing strokes. Keep spacing between letters wide at first to get free movement. *Study form and practice.*



Engrossing script by the Editor (said to be the name of an Indian maiden.)

Mr. Rene Guillard, whose countenance appears above, was born at Robertsdale, a coal mining town in Huntington Co., Pa., in 1887.

When five years of age his parents moved to a farm in Fulton Co., where after completing the common branches he secured a high school education and taught a term in the public schools.

He attended the Zanerian during the winter of '07 and '08, and having made the most improvement, was awarded the Zanerian Gold Medal of Merit given June 1st, 1908.

He is now employed by the Ransomerian School of Penmanship, Kansas City, Mo.

Mr. Guillard's penmanship, possesses many excellent qualities—qualities which usually come through year's of toil, but which came to him within a year's time. He is a hard worker, a conciencious fellow, and is bound to make a success in life. The profession will doubtless hear more of him from this time on.

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I do diploma work for Harvard University, New England Conservatory of Music, all the Massachusetts State Normal Schools, etc. Your favors will receive my personal attention.

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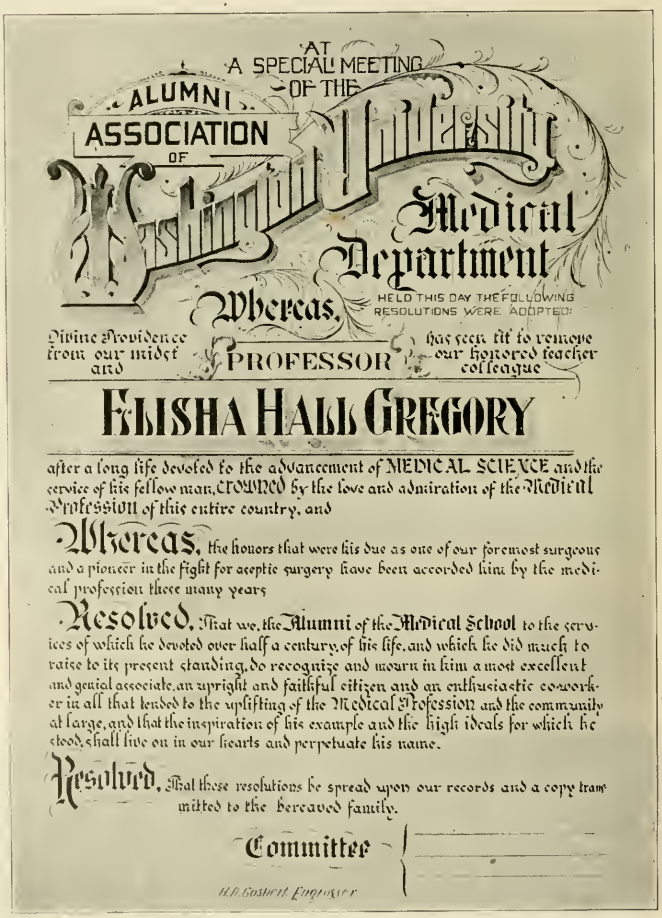


By H. D. Goshert, Columbia Com'l. College, St. Louis, Mo.

46 STARS.

59 STARS.

71 STARS.

PROPOSED ARRANGEMENT OF STARS FOR "OLD GLORY"

Designed by Daniel W. Hoff, Lawrence, Mass., March 1, 1908.

Significance: The ancients used the circle as a symbol of eternity, endless, etc. In the above design it symbolizes the **strength** and **perpetuity** of our **national institutions.** The star portion is symbolical of the **brilliancy** of our **Nation's achievements** for **universal peace** and **prosperity.**

Development: There are now forty-six states in the Union. As others are admitted new stars may be incorporated in the design **without disturbing** its **symmetry** or **changing** its **character,** by simply grouping two, three, or four at the center, then transfering them to the circle, or to other portions of the star as often as five have accumulated. First add ten to the circle. Later place one at the base and one in the midst of each ray of the star. Finally, group five within the pentagon formed by the bases of the rays of the star.

Pointers in PENMANSHIP For Teachers and Pupils, By D. W. HOFF, Supervisor of Writing, Lawrence, Mass.

BODY POSTURES.

The human writing machine embraces every part of the body. Like inanimate machines it has both its fixed and its moving parts. While the former are subordinated to the latter their functions never-the-less constitute a most important factor in the successful manipulation of the machine as a whole. The availability of the recording or moving parts—the right arm, hand and fingers—is contingent upon the positions and strength of the fixed or stationary parts—the body, feet, back, chest, and left arm. As a strong, erect body position firmly braced by the left upper-arm will permit greatest freedom of action on the part of the right arm, so will a stooping posture or wobbly frame-work cause its action to be cramped or unsteady. Strength and firmness, not rigidity, is what is needed.

THOUGHT HABIT.

So far does thought habit transcend in fundamental importance every other element of successful muscular training that I wish here to place special stress upon this phase of the subject. Keep in touch with the pupil's mental attitude and activities, to the end that he may derive the maximum results with the minimum amount of expended energy. Help him to form the habit of holding his mind to its work of planning and directing the action of his arm. One of the greatest services a teacher can render a pupil is to say to him just the thing that will cause him to understand how to try, which warms his ambition into intelligent activity, and causes him to realize the economic value of correct habits of thought.

A very common habit among pupils is that they deceive themselves into thinking they have thought it out, have planned it, and have made due physical preparation.

It seems wise to require of pupils first the maximum amount of thinking and planning and the minimum amount of record making until right thought habits are so well grounded that every move in subsequent practice will register an improvement. "If you aim at nothing you are sure to hit it."

Do more asking, and less telling is a good tonic for the average instructor to administer to self. It is frequently true that "telling is not teaching." Talk much—or rather frequently—of the *reasons* for each requirement—leading the pupil to tell you the reason therefor. Talk more about the mental processes.

COMMERCIAL STATE BANK
SUMMERFIELD, KAN.
May 18, 1908.

Friend Zaner:

Publish the following names as having sent in correct solution to problem in my recent article regarding per cent. of income on investment of real estate:

G. E. Hitt, Columbia, S. C.
Nels Jacobson, 73 Humboldt Boulevard, Chicago.
Oscar Bolin, Route 2, Columbus, Ohio,
J. W. C. Williams, K. W. B. C., Salina, Kan.
John G. Kunkel, Ideal B. C., Piqua, O.
Rupert F. Anderson, Bliss Col., Newark, O.
J. S. Koshinsky, W. Leyden, Mass.
Geo. W. Robbins, Fremont, O.
A. R. Stone, Dalton, Pa.
R. A. Flory, Bremen, Ind.
Elmer E. Meyers, Phila. Penna.
Florence Weitz, Jersey City, N. J.
Carl Hanson, Wausau, Wis., W. B. C.
Otto A. Jahnke " "
Roy Lawrence " "
Van Eno Lawrence " "
Mabel J. Kasten " "
Richard A. McHugh " "
Newton A. Martin " "
Arthur Pagel " "
P. W. Hoeper " "
H. J. Schmidt " "
Gertrude Steffen " "
August Hefele " "
E. L. Benson, Commercial School, Sheldon, Iowa.
E. H. Beldt, Commercial School, Sheldon, Iowa.
J. F. Wolf ——
Edwin Hogan, Monroe, Wis.
J. L. Cope, Rich Hill, Mo.
L. Zachmann, Packard School, N. Y.
S. C. Fogelgren, Augustana, B. C., Rock Island, Ill.
C. B. Nelson, Augustana, B. C. Rock Island, Ill.
William Jones, Edmonton, Alberta, Can.
Fred Ferry, Punxutawney, Pa.
Vincent DeMatteis, Punxutawney, Peterson Actual Business Col.
Chas. O. Rose, San Louis Obisqo, Calif.
I. R. Fossett, Gardiner, Me.

F. A. KEEFOVER.

A PERFECT MEMORY
For Names and Faces
or anything else that you desire to remember. You would be willing to give anything within reason for such a memory, and now you can have it for a very small sum, plus a little effort on your part.
The Natural Memory System shows you how to employ the same methods that the emotions use in giving you a perfect memory of all the details of anything that you love. This is the method used by all great men and women, and you can make it spell success for you. If you want to have a perfect memory for names and faces; to secure command of excellent English; to spell well; to have all of your information available for instant use, send for a copy today. **PRICE 50 CENTS.**
E. D. SNOW, 172 Main St., HORNELL, N. Y.

CLUB CHAT

The largest number of certificates awarded the students of any high school this year found their way to the students of the commercial department of the Central High School, Toledo, Ohio, presided over by Mr. F. E. H. Jaeger. There were 49 who were entitled to certificates, representing a little more than half of the number of specimens submitted. The work was unusually neat and business like and indicated that Mr. Jaeger is one of our most successful teachers of business writing to high school pupils. The interest he aroused and maintained was something of which he might well be proud. It is needless to say that he is an advocate of Arm Movement writing.

Mr. Dudley Glass, penman and commercial teacher in the Tyler, Texas, Commercial College, early in June favored us with a list of subscriptions numbering twenty-one, clearly indicating enthusiastic instruction and unrelenting interest in penmanship.

The Palmer Method SCHOOL OF Penmanship
Cedar Rapids Iowa
FRANCIS B. COURTNEY, PRINCIPAL
C. R. B. C. Catalog Free

Mr. O. L. Rogers, the subject of this short sketch, came upon this stage of existence Feb. 25, 1884. He was raised on a farm in Hickory Co., Mo., which is on the border of the Ozark. He worked in summer and attended either district or village school during winter up to the age of sixteen years, when he began teaching during the winter and spending the summer on the farm, until 1906, when he went to Chicago for better fields of opportunity.

He gives the Business Educator much credit in influencing him in making this change, for by following the lessons presented therein he had learned to write a good business hand, having won the BUSINESS EDUCATOR certificate. Its "Inspiring and instructive literature," he says, taught him that in the city were opportunities in the field in which he desired to work and he was not deceived, for with a good handwriting as his only recommendation, aside from an honest face, he was offered a position with the Metropolitan Business College, Chicago, Ill., which he has held for the past two years.

He is a brother to C. S. Rogers, of the San Francisco Business College, who is a graduate of the Zanerian. Mr. Roger's skill in penmanship has been acquired by home practice, his only special instruction being by correspondence, having taken courses from F. W. Tamblyn, of Kansas City, Mo., and E. C. Mills, of Rochester, N. Y.

He says when he has attained something of the dash and strength and freedom of Tamblyn, and something of the accuracy of Mills, he hopes to be able to execute a handwriting that will stand the test in all kinds of commercial weather and Commercial Schools.

SOME PRACTICAL SUGGESTIONS.

EDITOR:

I do not claim to be much of a penman, but am reasonably successful in obtaining good results from pupils. You probably know that the majority of students, who enter a Shorthand and Typewriting School, are especially interested in these subjects, and I find that half of them have given up the idea that they can learn to write. The attempt to teach vertical writing in the New York schools, for some years past, has been a failure, as far as its practicability is concerned, and the result is that young people come to us in a discouraged and dissatisfied frame of mind. The first thing we hear is, "I cannot write and never could and never will be able to do so." Our hearts go out to them in sympathy the moment they grasp the pen. The hand, or its position, very much resembles a pickled pig's foot, as we see it in the market. This is a very uncouth comparison, but it is the best description we can give of it. Were the hand to remain in this position, we would consider the pupil seriously deformed. As we witness the awkard attempts of the tyro to bring his hand and arm into proper position, it requires considerable effort on the part of teachers and pupils, who have passed this stage, to conceal their amusement. If the pupil succeeds in making a few oval movements, we discover that his elbow is shooting up into the air, and if he brings down the elbow, the hand goes all to pieces. Finally the pupil again tells us he will never learn to write, but we know better. So we tell him to keep his elbow on the table and to keep on making those circles, and then leave him alone in his misery, knowing that he will be able in a few days to handle his pen just as nicely as those students who have a few days the start of him. It is much better for the teacher to give the beginner a few ideas and then leave him for a while, as he will practice with less nervousness. This is about the experience we have with nine out of very ten pupils who enter our school. Probably it is the experience of most teachers in Business Schools.

Now a word or two in regard to some of the good points of your Magazine. There are many, but I cannot speak of all of them, but will tell how we find it helpful. As we said before, pupils, who enter a Business School, are not greatly interested in penmanship. They have even told us that *they did not come here to learn to write.* We cannot spend a great deal of time on the subject, but we devote two half hours a day to penmanship, ending with a spelling lesson each time. In writing these lessons we kill two birds with one stone. Our aim is to teach our pupils to write a good business hand, as that is all that is required of them as stenographers. In this we are quite successful. A certain length of time is devoted to exercises, and then we work on the form of letters, because pupils must be taught to form both capitals and small letters correctly at the start, even if they become careless after they have acquired a good movement. and find it necessary to write very rapidly.

We have found that every class of students make about the same mistakes, when it comes to the form of letters, so we have been very much pleased with the pages devoted to *Criticism*, and perhaps something that I may say will prove helpful, if couched in your own words, to some teacher who may not be a very good writer or successful in getting pupils interested. I find that the criticisms are the same as I am daily making, so when a new magazine comes, I take it to the class, and, as they write, I read your criticisms. In this way they learn how the letters should be made, and, at the same time, see whether they are making their letters correctly, for instance, from your last issue, I read:

"First up-stroke of the 'W' too far from the down-stroke."

"Keep loops below the line shorter."

"Your 'm's' and 'n's' are too sharp at the top."

"Close the 'o' at the top."

"Do not shade the down-strokes."

"Your 'W' is too wide and not tall enough."

"Do not loop the 't' and 'd.'"

"Make capitals with more vigorous arm movement."

"Do not shade. You are not ready for it."

In this way our pupils become well acquainted with each letter, and know how it should be made, even if they cannot make it just right. They know that they will master it if they work faithfully. Then I frequently make poor letters on the board and ask them for criticisms, and when they are able to criticise them, I know that they have the proper form of the letter in mind, and all they need is practice.

Then I have been trying another plan and like it very much. I get so tired of hearing "roast beef, roast lamb and roast pork" at my boarding house every day, that I know that it is not a good plan to have *one certain way* of teaching penmanship, or anything else. So I invent all kinds of schemes to get pupils interested, and as far as possible, try to make work seem like play.

Another scheme. At the beginning of the writing hour, I start a pupil around with a pad and a pencil, and as he passes from table to table, he must make a favorable or unfavorable criticism of each student's work. They hesitated at first, but now they enjoy it, and our students take the criticism kindly. They all work much harder, and at the close of the hour, the student reads his criticism. For instance.

"I notice that Mr. Turner is making the first part of the 'y' sharp instead of rounding it."

"Mr. Allen has the upward curve of the 'W' too far from the first stroke."

"Miss Coy wriggles her fingers and has not acquired a good arm movement.

"Another pupil is not sitting properly."

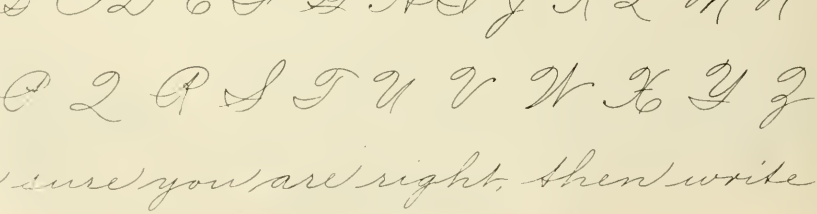
"Another is improving rapidly, and so on."

I find that all concerned are benefited, and not only that, but the hour is very enjoyable. A pupil learns a whole lot by teaching, and has the privilege of showing new students how to hold their pens, and calls their attention to anything that will benefit them. I know that there is nothing that inspires confidence in a pupil so quickly as to place him in a position where he *must do something.* The party who looks after the class today will do better work for himself tomorrow. Thus I try to vary the work in all my classes.

In conclusion, will say that any teacher of penmanship from the country school teacher to the teacher in the Business School can obtain good results by making use of that page of criticisms.

Very truly yours,

C. C. K. EVA M. WOLF, Mgr.



By Mr. O. L. Rogers, Metropolitan Business College, Chicago.

JUVENILE WRITING.

We're the tribe of Mother Goose. We who are grown up children, although we may not be exactly "old girls" and boys, or in our second childhood, find that the nursery rhymes that lulled us to sleep in infancy still linger and fascinate us.

Possibly I have stretched my imagination, but it seems to me that the capital letters could be made interesting to the "wee willie winkies" if linked with stories of fairy lore.

The army of letters begins with Simple Simon (A). He is almost as unadorned as a Chinaman, the only noticable feature being his pig tail.

Then follows "Ole King Cole (B) a merry old soul, a merry old soul was he." Most good natured people are corpulent and the fatter the B, the better.

His baby boy (C) "Diddle, diddle dumpling" took after his father, being about as broad as he is long.

"Mother Goose has a house;
'Twas built in a wood,
Where an owl at the door
As sentinel stood."

Notice how the "wood" (1) overshadows the house and the little "owl" (2) at the step of the D.

Look at the E and see the plum found by "Little Jack Horner who sat in the corner eating Christmas pie."

By the F we are reminded of Red Riding Hood. Only two articles remain of the story; the hood (the top of the F) and the knocker on grandmothers door (the crossing of the F). Suppose the wolf ate Red Riding Hood and her relative.

"Jack and Jill went up the hill to fetch a pail of water, (notice how deep the pails) Jack fell down and broke his crown and Jill came tumbling after."

You will remember "Little Bo-peep lost her sheep" but they finally came home in the H, X, Y and Z; you can see the brand of the ehepherd's crook upon them.

Her old mother still lives in a shoe (S). She has but one remarkable son. "My son John" who "went to bed with ona shoe off and one shoe on." He still wears but one shoe and that is a rubber-boot (J).

There was a lazy man by the name of K who couldn't tie a pretty bow; so he sang: "Oh, Jennie, come tie my bonnie cravat." See what a nice loop she tied—almost an Elbert Hubbard neck tie!

There were not only sheep but a goose (L) and gander (Z). Observe what big feet they have—number twelves if they wore boots.

"Goosie, goosie, gander,
Up hill, down dale,
Whither dos't thou wander?
Said graceful M to blithesome N:
"'Where are you going my pretty maid?'
'I'm going a'milking, sir', she said,
'May I go with you, my pretty maid?'
'Nobody asked you, sir, she said."

You find he, man-like, followed after her, however.

Have you heard that "Peter piper killed his pig and away he ran?" (O).

"There is an old woman who lives under a hill.
And if she's not gone, she lives there still."

And I think she is gone for just the hill and one post of her house remains (P).

"This (R) is the house that Jack built and this is the cat (K) that caught the rat, that lived in the house that Jack built." and he ate up all but the tail.

"Poor old Robinson Crusoe" lived all alone on top of a hill but the tree is there (T) under which grew the garden that caused him to say:

"Mary, Mary, quite contrary,
How does your garden grow?"

We must not forget Jack Sprat (U) and his wife (V).

"Jack Sprat could eat no fat
His wife could eat no lean."

Look at the three bears sitting in a row (W) eating their porridge. I suppose: first, the little bear, then the middle-sized bear and lastly the big bear but there is something the matter With his right ear.

We might call this a Mother Goose Pie of six and twenty birds of fancy instead of four and twenty, there being twenty-six letters in the alphabet. I leave the decision to you whether this were a dainty dish to set before the king."

NINA P. H. NOBLE,
S. Framingham, Mass.

NOTE: The author asks the reader to refer to each letter in the written alphabet printed with this article, as that letter is spoken of, else the meaning would be vague.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

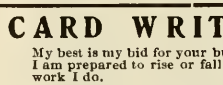
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

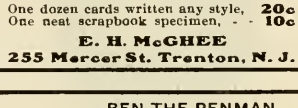
COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing Circular for stamp.

W. A BODE Box 176, FAIR HAVEN, PA.

CARDS
The better kind of cards, written in my best style 15c doz.; two doz. 25c.
Zanerian Graduate.
J. O. PETERSON
478 Hutton Place COLUMBUS, OHIO

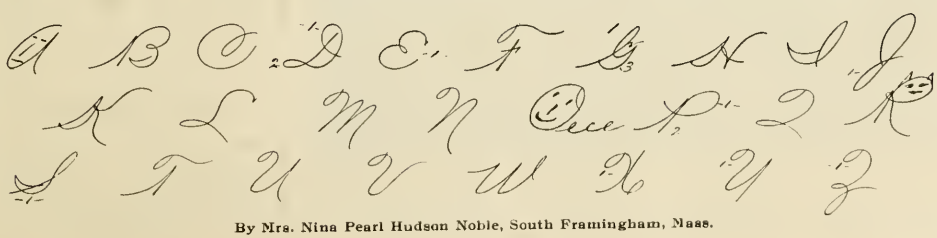
CARD WRITING
My best is my bid for your business.
I am prepared to rise or fall by the work I do.
One dozen cards written any style, 20c
One neat scrapbook specimen, - - 10c
E. H. McGHEE
255 Mercer St. Trenton, N. J.

BEN THE PENMAN

The Name Tells the Story
I WILL WRITE
2 DOZ. CARDS FOR 25C.
8 Woodcliff Street, ROXBURY, MASS


AT HOME DURING SPARE TIME.
WRITE FOR OUR BOOKLET. IT TELLS HOW.
BOX NO. 1634 THE HOME STUDY SCHOOL, BRADFORD, PA. BOX NO 1634

BECOME AN EXPERT
Have an expert knowledge of the art in which you are engaged and thus make penmanship interesting and fascinating to your pupils
Secure a copy of Courtney's Method of detecting Forgery and Raised Checks. Fascinating, interesting and instructive from cover to cover. Profusely illustrated with photographic reproductions of famous forgeries
A dollar and a half brings it to you by return mail.
F. B. COURTNEY
Cedar Rapids Business College, Cedar Rapids, Ia.

Training School for Commercial Teachers
We have just closed a very successful Summer School session for Teachers. Ten states and foreign countries represented.
Send postal card for our new 88-page catalogue, giving full particulars of our Normal Training Department, maintained from September to June.
Thorough instruction in the subject matter and the pedagogy of the commercial texts. Graduates readily placed. No Commisions.
ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.



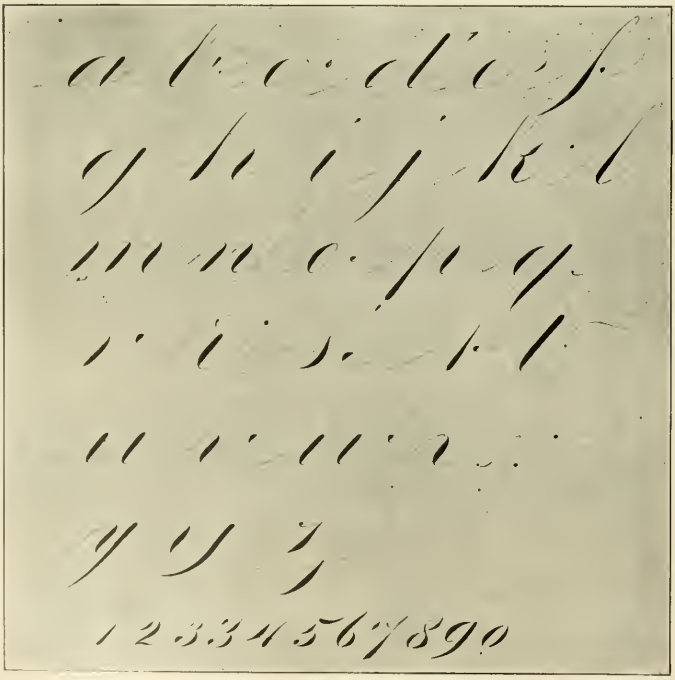
By Mrs. Nina Pearl Hudson Noble, South Framingham, Mass.

H. M. Heaney

A. M. Wonnell

Messrs. H. M. Heaney, and A. M. Wornell, recently with the Ferris Institute, Big Rapids, Mich., July 1, 1908, purchased the Norwalk, O., Business College, and are now conducting it. Both have had special training, both are teachers by nature, and both are high-minded, enthusiastic, aggressive gentlemen. THE BUSINESS EDUCATOR welcomes them to Ohio and congratulates the people of Norwalk and vicinity for having in their midst such men and such an institution which they will build up and conduct. They have our best wtshes for success, and all they deserve, no one would need more because no one would deserve more.

FREE ROUNDHAND BY L. MADARASZ.



This plate shows very clearly where the pen is raised and how the retouching is done by Mr. Madarasz. You should study it closely. It shows how the master band of the author performs the art. The completed alphabet will be presented next month.

HELP IN YOUR ADVERTISING

The summer campaign should do four things:

Find the student
Interpret his thoughts
Create the demand
Implant conviction.

For some years, in mercantile and school advertising, I have made a special study of the campaign. Perhaps I can help you. Anyway it won't hurt to write me.

I cannot attempt to write wholly new advertising for you, not knowing your exact situation.

My special service consists in strengthening matter in preparation — placing your ideas in effectual, convincing language and balancing the four elements first mentioned.

I have nothing to sell but ideas.

Those who have tested them find them worth money. "You have certainly struck the right cord in advertising" says a recent client.

There is no obligation in finding out. Write me all summer like this.

M. W. CASSMORE
2025 SIXTH AVENUE
SEATTLE, - WASH.

SPECIMENS

Mr. M. K. Staller, Mt. Carmel, Pa., recently favored us with some flourishes executed with a lead pencil which bespeaks a good deal of ability along the line of gracefulness and harmony in this line.

Howard E. Miles, a nephew of the inimitable W. E. Dennis, Brooklyn, N. Y., is working to the front through his uncle's guidance as a penman and engrosser. His penmanship is getting to be exceptionally good.

E. H. McGhee, penman in the Horton-Large Business Institute Trenton, N. J., seems to be improving his penmanship from time to time as shown by specimens received from him. The last received seems to be the best we have seen from his facile hand.

Mr. W. C. Wollaston, proprietor of the Port Huron, Mich., Business University, writes a splendid business hand and a creditable ornamental style, even though he is not following penmanship as a profession. Mr. Wollaston evidently appreciates the value of good writing on the part of his pupils as they enter the business world, and as a medium through which to secure pupils.

Mr. O. G. Martz, Mackeyville, Pa., is getting to be a thorough going professional, although not as yet following penmanship as a lifelihood.

Mr. J. C. Wohlenberg, who has been with the Dakota Business College, Fargo, N. D., for the past four years, has sent us some cards which show an unusual degree of skill with the Oblique holder. Mr. Wohlenberg's work is very dashy and at the same time quite accurate.

Mr. J. G. Christ, Lockhaven, Pa., has again enriched our desk with a variety of specimens of penmanship all the way from the simplified to the highly ornate.

A beautifully written letter in the running hand style of penmanship, together with other well executed miscellaneous specimens, is acknowledged from Mr. C. H. McGhee, penman in the Horton-Large Business Institute, Trenton, N. J.

Mr. J. D. Carter, 1527 First Nat'l Bank Bldg., Chicago, Ills., recently favored us with a photo of a bounding stag done with white ink on black cardboard, which is quite a little out of the ordinary in conception and execution. It is quite suggestive and artistic and skillfully executed.

WANTED SCHOOL MAN to teach and manage successful B. C. Prefer married man whose wife can handle Shorthand. Must have $3,500.00 for half interest. Will devote my entire time to soliciting. No other college in city of 90,000.

Address, ILLINOIS. Care Business Educator

WANTED

To hear from schools in need of teachers. I have some good material among those taking Penmanship instruction of me.

STUDENTS, (new and old) desiring positions, write me, giving full particulars regarding experience, qualifications, &c. This SERVICE is FREE to my students.

I Teach Penmanship by Mail — Circulars Free

F. W. TAMBLYN, 1114 Grand Ave., KANSAS CITY, MO.

40 Commercial Teachers Needed

For Positions that are now open. Good Salaries.

If you contemplate making a change next fall, now is the time to register. Many of the best schools employ their teachers early in the season.

Continental Teachers' Agency

Bowling Green, Ky.

FREE enrollment if you mention this paper.

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College

Box 353, Indianapolis, Ind.

WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency.* Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGERS, MANAGER

20 E. Gay St., Columbus, O.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges, schools and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for Teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

At Portland, Oregon

my address until further notice will be care of the

HOLMES BUSINESS COLLEGE, Portland, Oregon,

from which point I intend to do better work than ever. Anyone wanting artistic work of real merit should not fail to write me before placing his order. I do a wide range of art work, most anything from penmanship for reproduction in portraits in oil, and I feel that I can suit you.

P. S. Henderson

Formerly at 112 W. 61st, New York

THE KINSLEY-DRAKE CO.

SCHOOL AGENCY

Removed to Trenton, N. J., solicits correspondence from teachers, and from schools looking for teachers, and from schools for sale.

Free registration

KINSLEY-DRAKE CO.

TRENTON, N. J.

MIDLAND TEACHERS' AGENCIES NO ENROLLMENT FEES

WARRENSBURG, MO. — RICHMOND, KY. — PENDLETON, OREGON

WRITE ANY OFFICE FOR BLANK

IF YOU NEED A TEACHER WRITE US Even after September 1st there will be calls for teachers in commercial schools and commercial departments of high schools. We don't know how many but all good teachers open for engagement at this time should register at once and be ready.

UNION TEACHERS' BUREAU 229 Broadway NEW YORK

IN SEPTEMBER Two of our members begin work in new positions in the University of Wisconsin, two in the Cleveland High Schools, two in Duff's College of Pittsburg—but we can't give the list here. We place our members in the best schools, public and private. It is to your interest to be registered with us. No advance fee. Get in line for the position you desire in the future.

The Specialists' Educational Bureau

WEBSTER GROVES - - - ST. LOUIS, MO.

Managed by R. A Grant, Head of Commercial Department, Yeatman High School, St. Louis, Mo.

650 CALLS FOR TEACHERS

Have come to us this season, from January 1 to August 1. As usual, our search has been for GOOD PENMEN, who are all-round commercial teachers of good experience and strong character. Almost always we can help such teachers—especially men—to realize a net gain financially even the first year in a new position. During July we placed teachers in these high schools: Peabody, Mass.; Hillsboro, Ohio; Junction City, Kan.; Arlington, Mass.; Augusta, Me.; Le Mars, Iowa. And, among others, we sent teachers to these business schools: Strayer's, Baltimore; Schissler's, Norristown, Pa., Goldey's, Wilmington, Del.; Spencerian, Milwaukee; Northwestern, Chicago; Albany, N. Y.; American, Allentown, Pa.; R.-M. & S., Trenton, N. J.; Muskegon, Mich.

It is commonly admitted that promptness, courtesy and intelligent effort characterize our service. In emergency, let us help you.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

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Lessons in

Roundhand

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INSTRUCTIONS FOR LESSON NO. 1.

By way of apology for this course in Roundhand or Engrossing Script, little need be said of this style of penmanship itself. While it is an old style, it seems to be quite popular at the present time, and its popularity seems to be increasing.

To execute it to a fair degree of accuracy, you must first have a clear idea of the forms to be made, but outside of the shaded down strokes there is not such a great difference between the forms used in Roundhand and those used in Light-line writing, as at first seems apparent.

This style is strictly ornamental, and like most ornamental arts, is slow in execution.

Materials.

There is no paper, pen or ink made, that I consider too good for Roundhand. Most cheap papers will soak up ink like a blotter when any shading is attempted, and since Roundhand is a shaded hand, such paper is entirely unfit for this work. There are a number of good grades of paper on the market, but for a high grade paper, cut to a convenient size I would recommend the "17½ lb. Wedding" paper, handled by Zaner & Bloser.

I use "Zanerian" India ink; it is more convenient than and gives as good results as stick India.

Use an oblique holder, specially adjusted for Roundhand; the 10c holders handled by Zaner & Bloser are as good as any, and they will adjust them if instructed to do so. For these lessons use a Zanerian Fine Writer or a Gillotts No. 1 pen.

Position and Movement.

Use the same position at the table as in light-line writing, both as regards the arm and the paper. Owing to the comparatively slow speed, the pen must be held somewhat tighter than for business writing. The hand may be turned farther to the right and may rest on the side; the little finger being the center of control.

The movement comes principally from the forearm and the wrist, giving the wrist a sort of rocking motion; the fingers are not used as much as might be expected. I would advise each one to lose no opportunity to watch some one write Roundhand, as you could then see the movement employed, and the work would be easier.

In the first exercise in the copy, try for uniformity in width of stroke and spacing between lines. Place your pen on the paper and press down on it until the points are forced open as wide as you desire the stroke to be, then move the pen downward and make the stroke; starting in this way will make the tops square.

The lower-turn exercise will naturally start the same as the straight line, and should hold the same width until the pen has traveled between two-thirds and three-fourths of the distance to the base line, when it should begin to taper in order to make the turn. See that the right side of the stroke is nearly straight, and that the taper comes from the left side. Raise the pen as you come to the base line and replace it to make the hair line connecting stroke. Always raise the pen at the base line, and you will find it equally as helpful to raise it at the top of all minimum letters. Take particular notice where the hair line apparently joins the shaded stroke.

In making the upper-turn, the introductory stroke should begin slightly below the base line; the upper-turn will naturally be the the reverse of the lower turn.

The hard part will be to keep the strokes from getting wedge-shaped, too wide at the square end of the stroke, and too narrow near the turn.

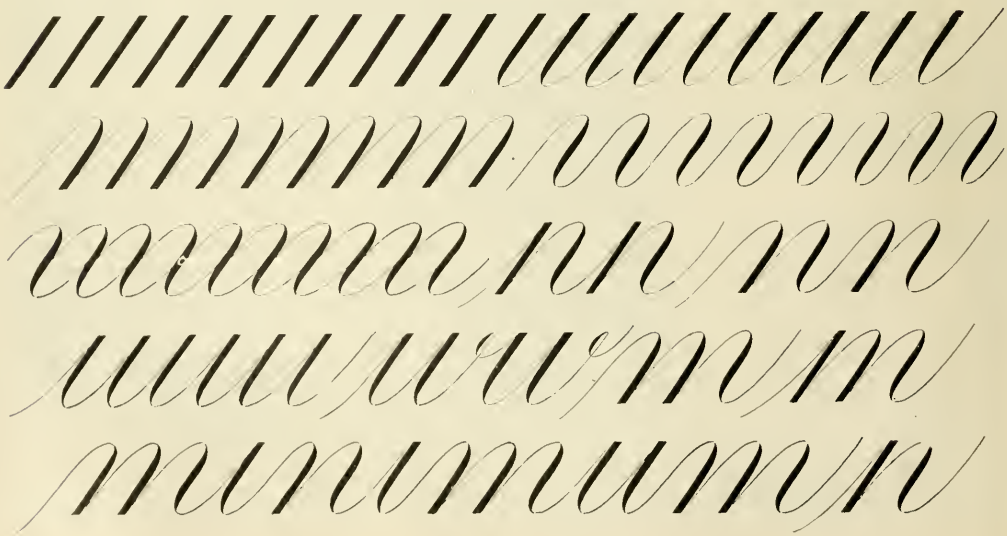
In the exercise giving the double-turn, try to make the upper and lower-turns equally round.

The rest of the lesson is composed of these principals joined together. Strive for uniformity in width of line, in spacing and in slant.

Nearly every stroke used in making minimum letters is given in this lesson. Work hard and study the copy carefully.

Send in your best work for criticism, and enclose postage if you wish your work returned.

By Bloser, Zaner and Darner.



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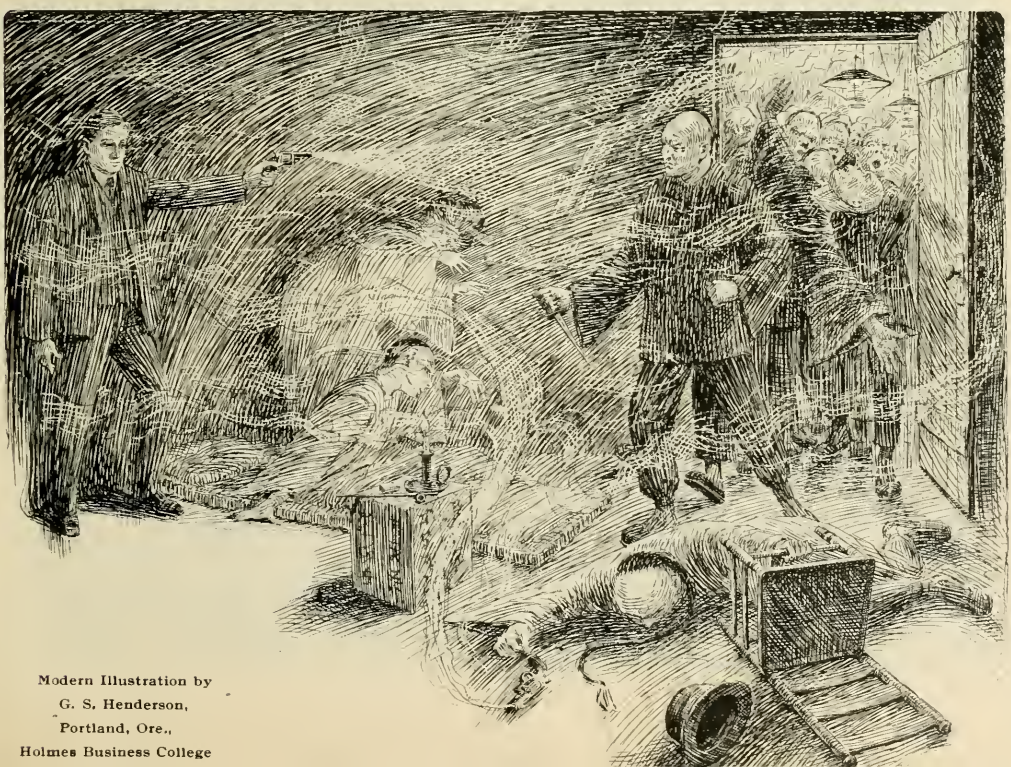

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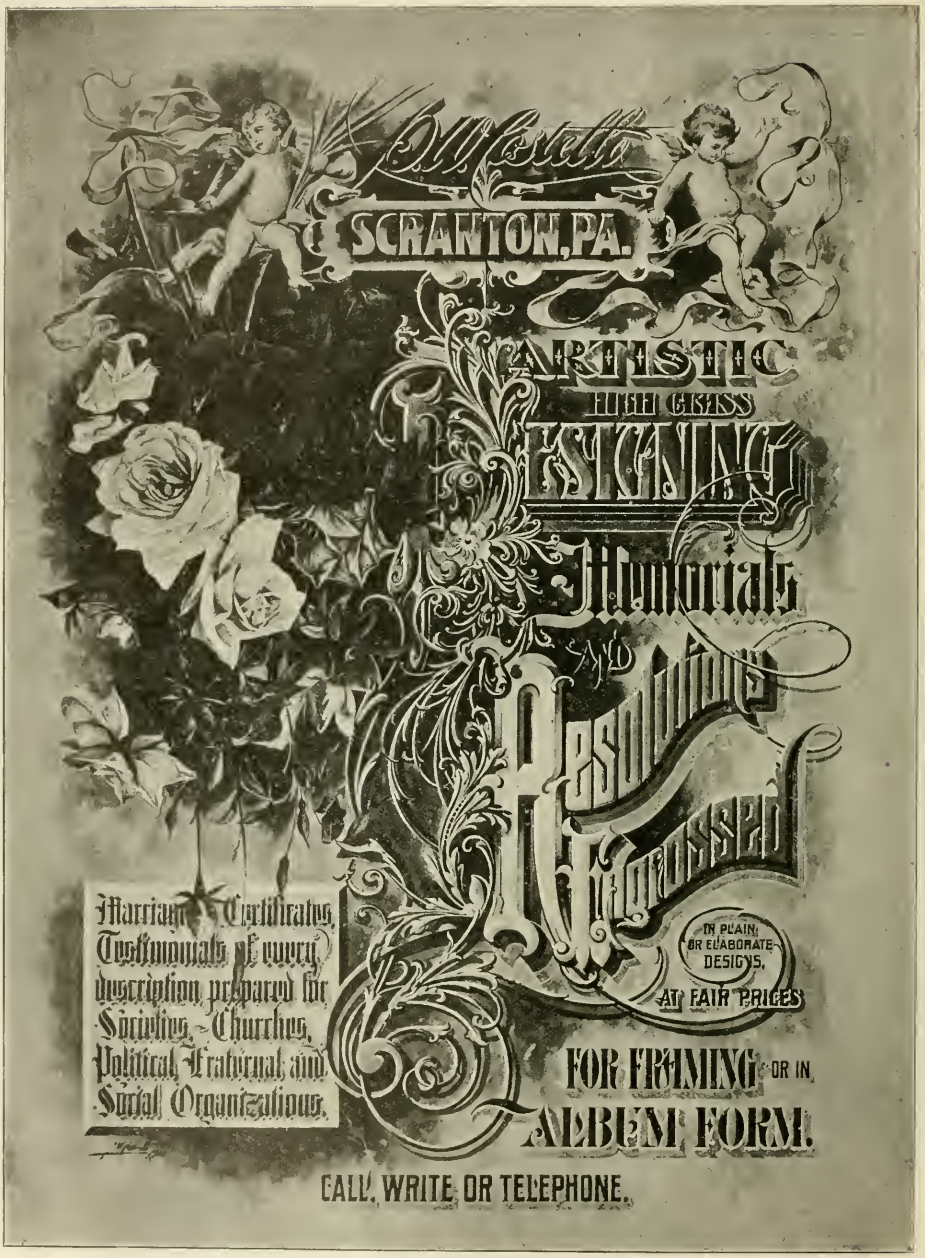

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BOOK REVIEWS

"Speech of Robert Y. Hayne, on Foote's Resolution" in the United States Senate, Jan. 21-25 1830, is the title of another of those splendidly engraved and printed booklets published in the interests of Benn Pitman shorthand, which writers of this system doubtless will hail with usual pleasure.

A Manual of Language Lessons by F. R. Heath, published by the Phonographic Institute Co., Cincinnati, O., is the title of a 275-page, substantially-bound, well-printed book, which in every way seems to conform to the subject implied in the title. The table of contents gives one a more comprehensible idea of the completeness of the book, and we therefore give it as follows: Grammar, Missing word exercises, Synonyms, Definition and use of words, Capitalization, Punctuation, Composition, Correspondence, Forty-two lessons in spelling, Etymology and Homonyms.

The type is large and bold and plain. If you have never examined this Manual we believe you would do well to do so. Price, $1.00.

Manual of Bookkeeping and Accounting, by L. B. Moffett, Director of Peirce School, Philadelphia, Pa., is the title of a splendidly bound art linen and leather book of 175 pages, 7x10 inches in size. It is designed as a text for commercial school use. Special attention has been given to gradation, each succeeding set including new features. It is adapted to home study. It gives attention to corporation bookkeeping, trading and manufacturing accounts, comparative revenue, financial statements, etc., etc. Six pages are devoted to mercantile terms, abbreviations and signs. At the end of the book is 102 practical problems, covering the various phases of bookkeeping and accounting, which impress us as being especially valuable and suggestive. All in all the book impresses us as being all that its title implies.

Commercial Law, by A. T. Hills, member of the Cleveland Bar, published by the Practical Text Book Co., Cleveland, O., is the title of a 308-page book devoted to the subject named in the title. It is substantially bound in linen and printed in appropriate type for easy reading and also arranged for convenient reference. The volume was specially written to meet the need of schools, and to furnish for private use a work that is thoroughly practical and unincumbered by the usual dull details of regular law books. The object of the book is not to make every man his own lawyer, but rather that he might know something of his rights and duties and thereby avoid complications and losses incident to expensive litigation. The review questions and the general plan of the book impresses us as being well suited to class room use.

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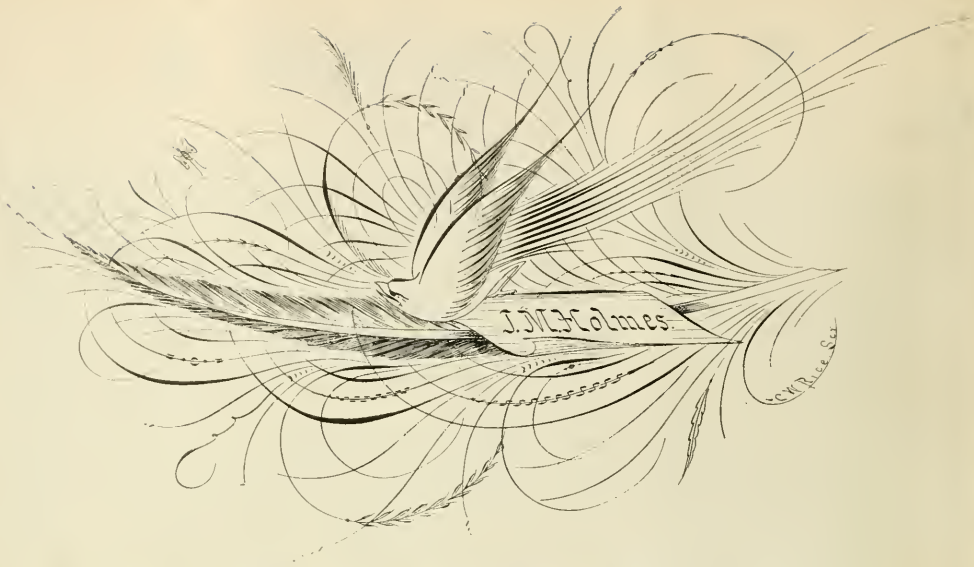

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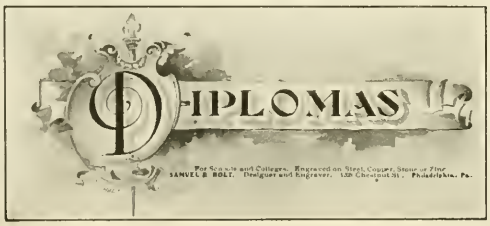

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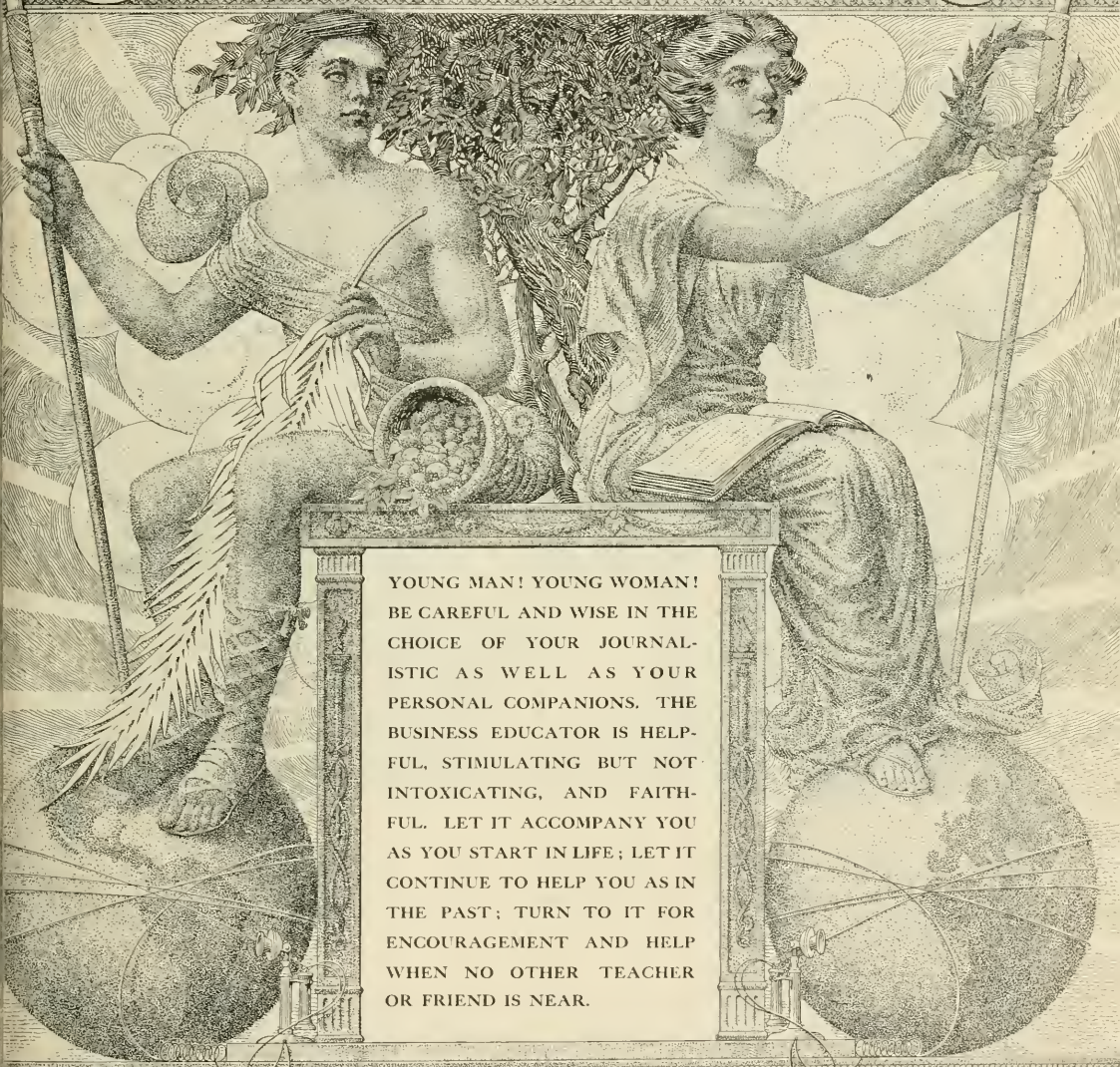

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Are you one of those who have been tricked by the *apparent* simplicity of some light line *scheme* because you were shown how easy such frequently (?) used words as *nap, kit, tincan, dingdong, lick, midge, fig, pig, Dave, tiff,* and some others, could be written only to later discover that when you tried to write REAL WORDS you had to take the pen around a course about like that taken by a child's

Fourth of July Devil Chaser?

If you are one of that numerous class, do not condemn all light line shorthand on that account. All light line shorthand is not built upon such Scientific (?) principles. ***BEERS Shorthand*** is not. All light line shorthand does not have that class of Intrinsic Merit (?). ***BEERS Shorthand*** has not. All light line shorthand is not burdened with such Sterling qualities (?) ***BEERS Shorthand*** is not, BUT—

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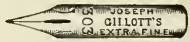

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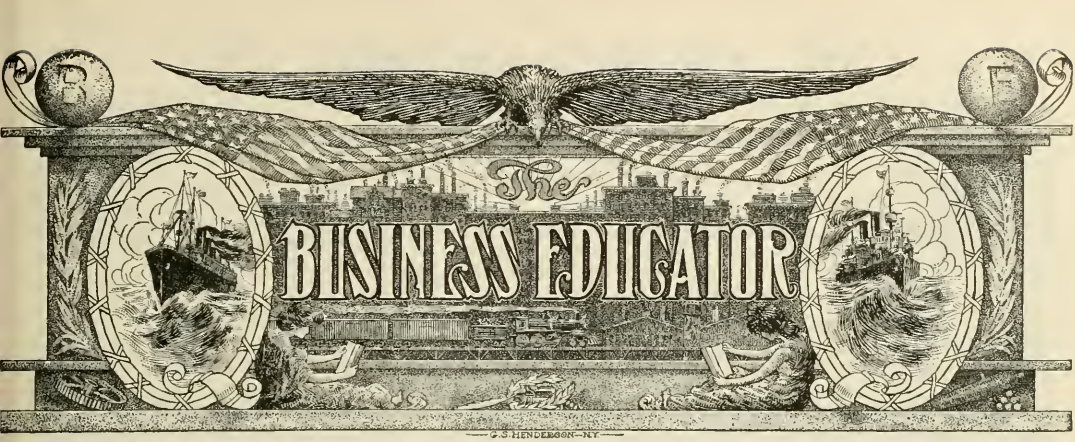

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THE BUSINESS EDUCATOR
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C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N High St., Columbus, O., as follows: Teachers' Professional Edition, $1 00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

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The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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The teacher no longer stands before his classes and teaches by the force pump method. Instead, each pupil is provided with the budget of information and transactions and told to "dig." He is thrown upon his own resources and responsibility; to call for help only after having tried to secure the information first-hand himself.

As a consequence, a teacher can handle more students and the pupils achieve more. Thus it is that by the modern way each pupil is handled most of the time as a unit and not as a generality. At stated times they are all treated to a budget of generalities which save each and all including the teacher.

The subject of writing, however, not infrequently takes more time and vitality on the part of the teacher than any other subject; whereas, if handled rightly, it could and should take less. If the right text is placed in the hands of the pupil he can go ahead "on his own hook" just the same as in other subjects, going to the teacher only when he has apparently reached the end of his string. A criticism and suggestion from the teacher straightens this curve or lines up that slant, and so the work goes merrily on.

Put into the hands of each pupil as complete, reliable, practical and authentic a text in writing as in other subjects, and results at the minimum of effort on the part of pupil and teacher will be forthcoming, the same as in other things. Try it and see.

The day of bombastic penmanship instruction is at an end in all up-to-date schools; also the notion that fresh-from-the-pen copies for each individual are a necessity. Less enthusiasm and more self-interest result—likewise more uniform and practical writing—more individuality as well. Let the good work go on.

Extract from Recent Letter from one of America's Brainiest Educators.

"I must not close this letter without expressing my pleasure in the really artistic (from my point of view, at least) cover design that conspicuously ornaments the first number of the new year's EDUCATOR. It is not only properly symbolical of the calling which the EDUCATOR represents, but for once it has figures that do look like human beings. You know quite as well as I, that the effort of the average penman to depict a human countenance, even when idealized or conventionalized, is a thing to provoke the laughter of the gods, but Mr. Henderson has drawn natural figures with fine human faces, and above all because he has succeeded, even with nothing but stipple for the purpose, in putting into those faces just the sort of genial, pure-minded, hopefulness and ambition that ought to characterize both the student and the teacher in the great work in which we are engaged. I cannot, for myself, too highly commend these two faces as noble interpretations of the spirit that should animate us.

Berkman's Lessons in Business Writing are certainly right up to date. They are practical, pedagogical and enthusiastic.—The Best of the Year.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

TWO WAYS OF LOOKING AT IT.

Too many men wear out the southern exposure of their trousers while sitting around waiting for the goddess Success to kidnap them.

It's all luck anyway—so they think, or at least talk, and if a person is born to be successful he cannot possibly sidestep it, while if he is born to be poor, he may as well acquire a taste for prunes as soon as possible.

You remember Johnny Jones, the little whiteheaded dub, who started in the railroad office about the time the rest of the bunch began to draw pay, which, by the way, was only about one-third of what they actually earned, and how he has been shown favoritism, boosted at any and every opportunity, and sometimes without an opportunity, until he has landed in the Manager's chair at $10,000 a year. When it comes to bullheaded luck wouldn't that frost you?

Johnnie was always a queer duck and never seemed to realize that he was "easy" and was being "worked" by the Company for over-time and extra stunts entirely outside of what he was hired to do.

Now there is Billy Mason who has it all over Johnnie when it comes to brains and natural ability. Billy can do more work, when he feels like it, than any other three men, but he doesn't propose to be skinned by any grasping, grinding monoply and until they wake up to that fact and promote him to a salary that is commensurate with his real ability, he is not going to earn several times his salary for ungrateful, thieving officials. Billy is one of the most popular men in the office and how much do you suppose he gets? Only a measly $50 per, or the princely sum of $600 a year. Wouldn't that jar you?

Ever hear anything like that before? Are you a Johnny Jones or a Billy Mason man? Johnny and Billy are both excellent men but they look upon the world from entirely different standpoints. Johnny looks upon business as a tremendously practical school where they pay a man while he is absorbing chunks of knowledge, and where every extra hour put in adds a "plunk" or more to his capital, while Billy voted his education complete when he got his diploma from the Business School, and he doesn't see that he should hurt himself and do more than the prescribed work until a raise of salary puts in an appearance.

Johnnie gets chummie with the business, finds some new and intering wrinkle to learn each day and after every meal rushes to work to learn, and annex to his working capital.

Billy also rushes to his work, but it is because he has barely time to get there—so he will not be fired for being late; he finds work a grind and every man in authority against his advancement.

Johnnie smokes no "coffin nails" sidesteps the "harmless" booze, takes in a few parties, never misses an opportunity to ask pertinent questions that will cause well informed people to give up information, devotes the most of his evenings to books and the daily papers, all except the accounts of murders, suicides, divorces, and other sewage. When Johnnie reaches the office he gets busy at once and accurately and methodically cleans his desk, licks his chops and looks around for more. If a Chief of some Department wants an extra piece of work gotten out on the jump, Johnnie is right there with a smiling face to do it. Johnnie averaged a hundred hours a month extra during the first year and as he figured it out it was worth $1800.00 to him. That plus his $40 a month, or $480, for the year made him $2280, which was not so bad for the first year out of school.

Billy was the life of the office—socially. He knew more good stories, was acquainted with a larger number of perfectly entrancing girls and could dress in better taste than any other man on the job.

Billy was a stickler for promptness—in getting away from the office on the stroke of the clock, or a little before if the Chief was absent. He had no time to read, as he was too busy attending parties, being out with the boys until all hours of the night, entertaining at his clubs or taking in plays. What was the use of reading, anyway, so long as all of the information was printed and could be had when actually needed? No use to load one's mind with a lot of dry facts that might never be needed. Johnnie might want to know all about the resources of the world and especially of our own country, but the resources would remain the same and not be wiped off the map if he failed to make himself an index of them.

There was no reason why such a bright, sociable fellow as Billy was, should not be pushed along into a better position—at least that is what his friends thought. What do you think about it? At the end of the year Billy had drawn $480.00, did not have a cent left and was in debt to his tailor $45.00. He started in the next year at $45.00 per month, while Johnnie was jumped over several men into a $70.00 place. Unjust, wasn't it?

Now, honestly, what are you? A Johnnie Jones or a Billy Mason man?

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Penman, Blair Business Fred Berkman College, Spokane, Wn.

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Supplementary Lesson Number One.

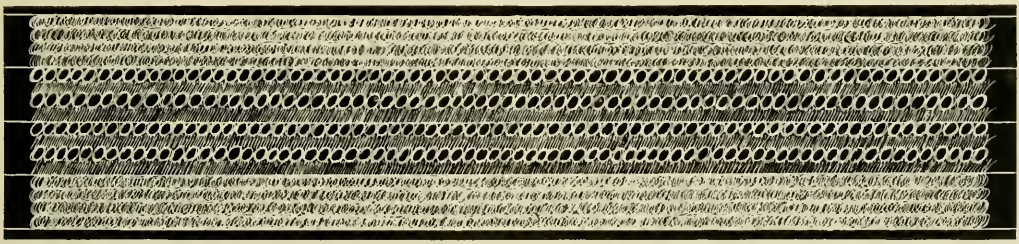
First make a circle on your paper. Use ink-well if you can't find anything else that is round. Then take your pencil, rule, and draw lines that will diverge to a point in the center. Fill up the spaces with different exercises—any that you can make well. When the circle is finished, put the paper in a typewriter and make border around by striking the same key repeatedly. If you do not like to use the per cent. sign for "border work" use some other characters. It's very interesting. Try it.

Lesson Twelve.

INSTRUCTIONS—Here we have the compact ellipses, retraced ellipses, and push-and-pull exercises—all one-fourth of a space in height. Make ellipses both ways around. These are excellent drills for shorthand students and many writers can—and will—increase their speed very materially by practicing these exercises daily, for one month.

COUNT—Make from 275 to 300 revolutions in a minute for the first exercise. Time yourself. The retraced ellipses are retraced six times. In the push-and-pull exercise, count for down strokes only.

TWO POINTS—Read instructions again and again. Keep all the writing machinery in good order—i. e. in good position, well oiled, cleaned and polished.

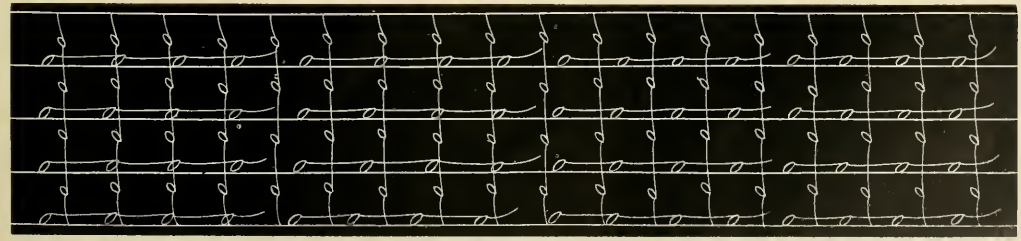


Lesson Thirteen.

INSTRUCTIONS—Make this a lucky number. You will note that the o is made taller than wide. Let the connecting lines between letters swing down a little—as telephone wire drops down, gracefully, between posts. It looks better As soon as you have filled four lines, turn paper half way around and place one letter in each space.

COUNT—One, glide—two, glide—three, glide—four, glide; or o, swing—o, swing—o, swing—o, swing; or (counting for each letter) 1—2—3—4. 100 a minute is a fair average.

TWO POINTS—Strive for accuracy rather than speed. Connect all letters at the top, and let bottom of letters rest on line of writing.

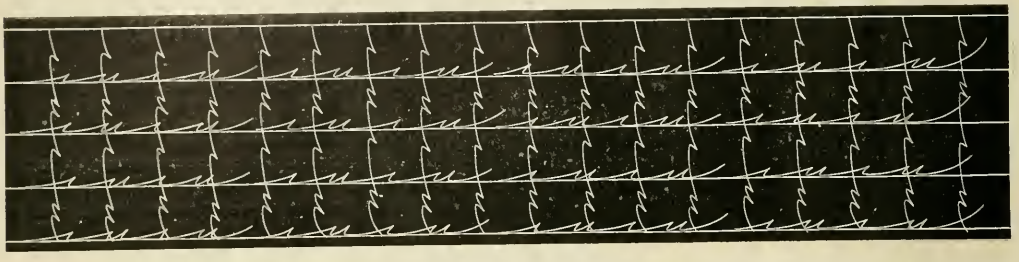


Lesson Fourteen

INSTRUCTIONS—Remember it is the muscles of the arm that propel the pen. Let the little finger glide freely in making the up strokes. See how orderly systematicly and accurately you can write these two letters. Systematic practice encourages improvement. Success to you.

COUNT—Glide, one—glide, one—glide, one—glide, one—glide, one—glide, one—glide; or slide, down—slide, down—slide, down—slide, down—curve. And you can count for each letter if you prefer—*i*—*u*, *i*—*u*—slide.

TWO POINTS—Make the letters pointed at the top. Always keep in mind that the small letters *i* and *u* are round in the bottom and sharp at the top.

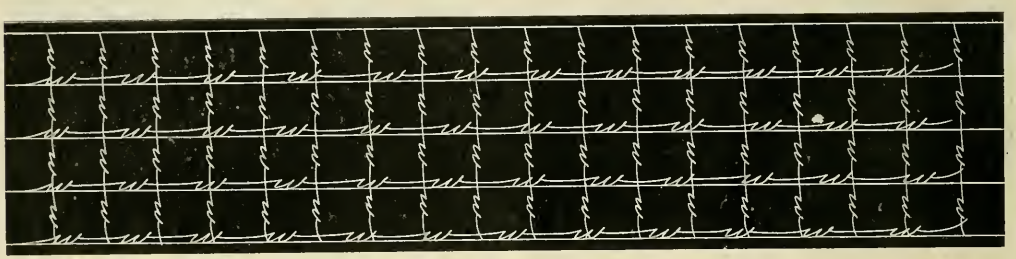


Lesson Fifteen.

INSTRUCTIONS—Here's an exercise that you will enjoy practicing. Raise the pen at about every third letter. You will need to move the paper or shift the elbow three times while writing across the paper. Always keep the paper, pen, fingers, arms and body in good position. Study illustrations again.

COUNT—1, 2, 3—1, 2, 3—1, 2, 3, (then raise the pen) 1, 2, 3—1, 2, 3—1, 2, 3, again, down, down, hook—down, down, hook—down, down, hook. Rest a little. Maybe you are doing too much writing and not enough thinking—criticising—comparing letters, etc.

TWO POINTS—Avoid making letters too flat and wide. Watch spacing between letters—all just so far apart.

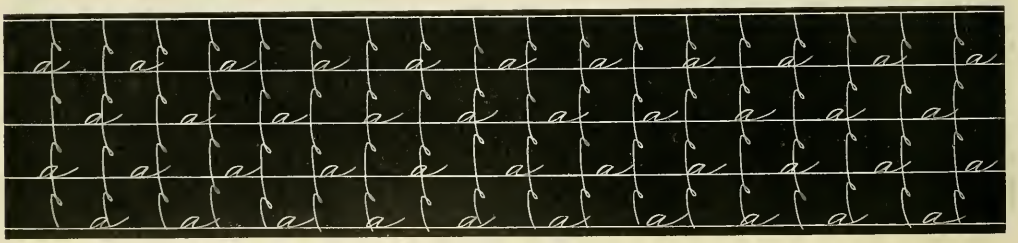


Lesson Sixteen.

INSTRUCTIONS—The second part of "*a*" is made like "*i*." Do you notice the point in upper right-hand corner, and how straight the down stroke is made? Like "*i*," isn't it? After you have written four lines containing the letter "*a*," turn paper half way around and write the letter "*e*" as in copy.

COUNT—Same count of capital "*A*." 1, 2—1, 2—1, 2; or left, down—left, down—left, down; or *a*—*i*—*a*—*i*—*a*—*i*. And be sure that all letters rest on line of writing—not a little above or below. It's the "little things" that we need to watch most carefully.

TWO POINTS—when people brag about your writing—keep cool. Why not ask some of your friends to criticise your writing occasionally?

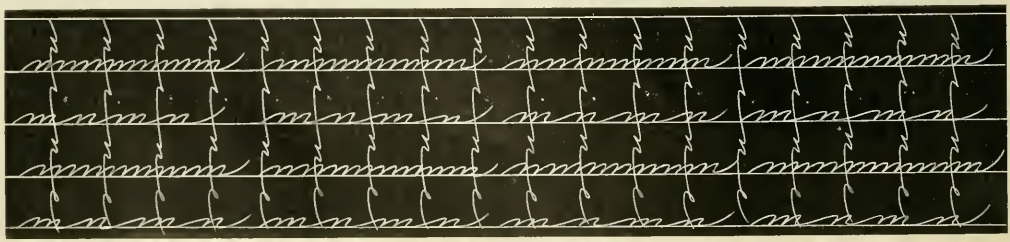


Lesson Seventeen.

INSTRUCTIONS—Better find the September BUSINESS EDUCATOR and read what is said about "Position at Desk, etc." And you'll do well to review all the lessons, no matter who you are or what you are doing. Notice how many turns, angles, and retraced strokes in each letter. Keep elbow just off the edge of the table.

COUNT—For the first exercise, count for down strokes only. Same time as exercises given in Lesson 12. 1, 1, 1, 1, 1, 1; or 1, 2, 3, 4, 5, 6. For "*m*" and "*n*" say: 1, 2, 3—1, 2. Three for "*m*" and two for "*n*." In words and sentence writing, it is well to pronounce each letter as it is written.

TWO POINTS—Be sure that these letters are round at the top, pointed in the bottom. Better give up dragging the pen sluggishly with a heavy, lazy-like motion.

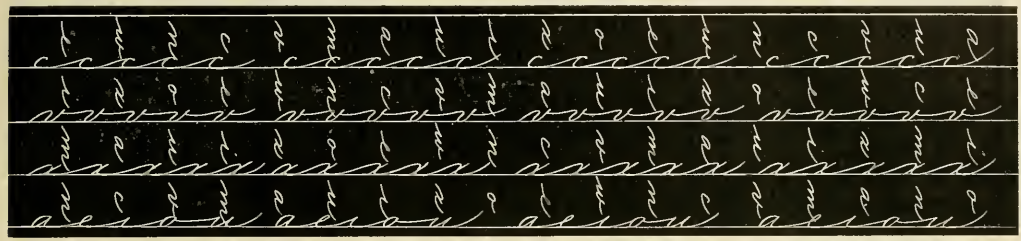


Lesson Eighteen.

INSTRUCTIONS—In this lesson we practice all the small letters that are made the same height—*a, c, e, i, m, n, o, u, v, w, x.* The letters are all presented, systematically, in the series of lessons Nos. 13 to 18 inclusive. Combine movement and form for good writing. Do not sacrifice one for the other.

COUNT—Make five letters in a group and count for each letter. It is well to count two for each letter, in the "V" exercise. Watch spacing between letters as well as between words—in sentence writing. Always count rapidly, accurately and thoughtfully. "Snap it off," as they say.

TWO POINTS—Watch position of body, arm, hand and paper. If your work becomes monotonous, stop and read some good book.

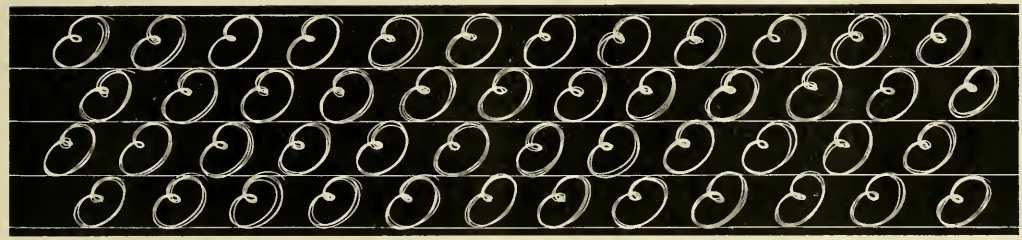


Lesson Nineteen.

INSTRUCTIONS—Name the exercise The Capital *E* Tracer. Review the lessons given in the September BUSINESS EDUCATOR before you attempt this one. It is always well to master each lesson well before trying the next. Don't you believe that? Get a good mental picture of exercise, letter or word, before you try to reproduce it.

COUNT—1, 2—1, 2,—1, 2—1, 2—1, 2 for each tracer. Count how many are written on each line. Again, 1, swing—1, swing—1, swing—1, swing—1, swing. Keep tracer in the same slant as capital letters. Use pure Arm Movement—and success to you.

TWO POINTS—Make loop near center and let it point diagonally across main slant of tracer. Study which part is the larger—top or bottom.

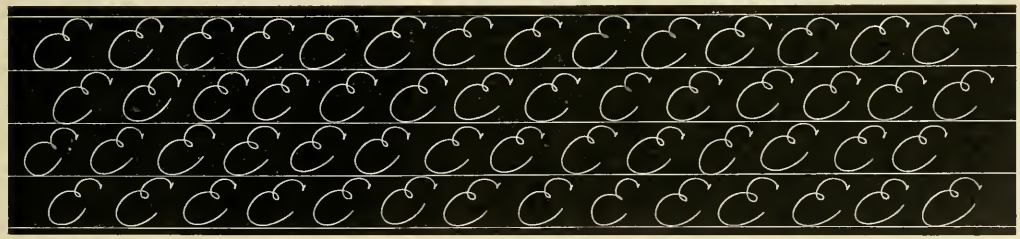


Lesson Twenty.

We will now begin to practice on letters made by the count of *three.* Of course, you all remember how many letters are made by the count of *two.* Keep the motion rolling from one letter to the other. Learn to criticise your own writing, as well as other things. That's no saying you'll become a "crank" on that account.

COUNT—Say one, as the pen strikes the paper, two, the first swing leftward, and three as you make the bottom and finishing stroke. 1, left, whirl—1, left, whirl—1, left, whirl; or one, good, *E*—one, good, *E*—one, good, *E*. Any way to get the best results in the shortest time possible and with the least effort.

TWO POINTS—Make about 50 to the minute—pure Arm Movement. Study arrangement, appearance and classification and your writing will soon show a marked improvement.



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R. C. KING

2851 OAKLAND AVENUE MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

PLATE 26. Make loop of top of V small. Notice the downward as well as upward lines are compound curves. Make turn at bottom narrow and do not make letters too wide at top. Second line—Same as for first. Third line—Use a free movement, but do not get careless. Fourth line—Write as rapidly as is consistent with good form. Fifth line—Do not lift pen. Round at top and bottom. Pause in finishing V but do not raise pen. Sixth line—Round at top and bottom. Pause in finishing and curve final stroke. Seventh line—Strive for uniform slant and spacing.

PLATE 26.

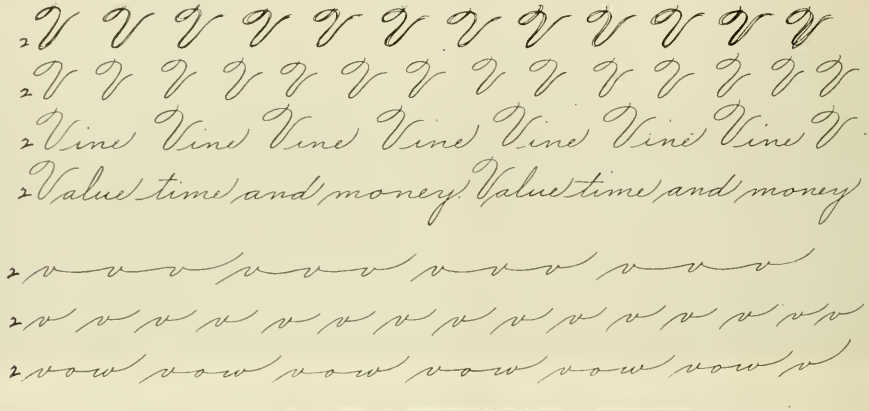


PLATE 27—Do not lift pen in making retraced W. Use a free arm movement. Second line—Make oval at top of W small. Do not lift pen. Notice that all the lines in W are curved lines. Third line—Fill out the required number of pages. Strike out with a free, vigorous movement. Fourth line—"Working to Win." That is the only way to win. Fifth line Curve all upward lines, and get downward lines uniform in slant. Do not lift pen in going from one letter to another. Sixth line Curve upward lines. Pause in finishing. Seventh line—Use a free movement. Strive for uniform height, slant and spacing.

PLATE 27.

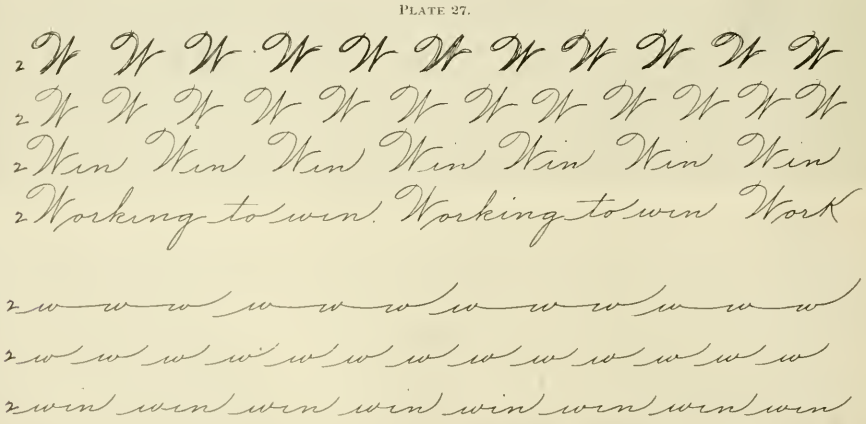


PLATE 28—Use a free arm movement. Strike for freedom. Second line—Notice carefully that lines are curved. Keep ovals at top and bottom small. Third line—Get small letters correctly proportioned as to height, slant and spacing. Fourth line—A good thing to do. "Xell if you can." Fifth line—Round at top and bottom. Keep downward stroke straight. Make crossings upward. Sixth line—Same as first. Seventh line—Use a free, gliding movement. Cross *x* upward.

PLATE 28.

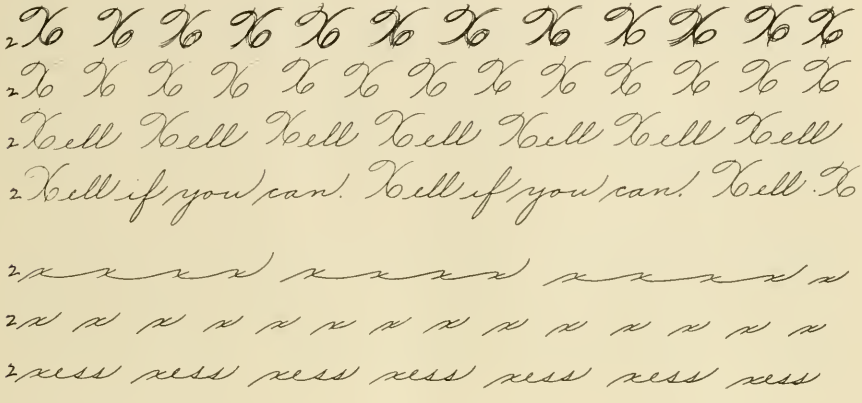


PLATE 29—Use pure arm movement on the retraced *Y*. Second line—Use a free up-and-down or in-and-out movement of the fore arm, causing the elbow to act somewhat like a hinge. Third line—Same as for second line. Fourth line—Use arm movement. Fill out the required number of pages. You must continue to strive to win. Fifth line—Make but four *y*'s in a group. Do not lift pen. Round at top and bottom. Sixth line—Round at top and bottom. Make loops short and cross on line. Seventh line—Do you work carefully, and always fill out required number of pages.

PLATE 29.

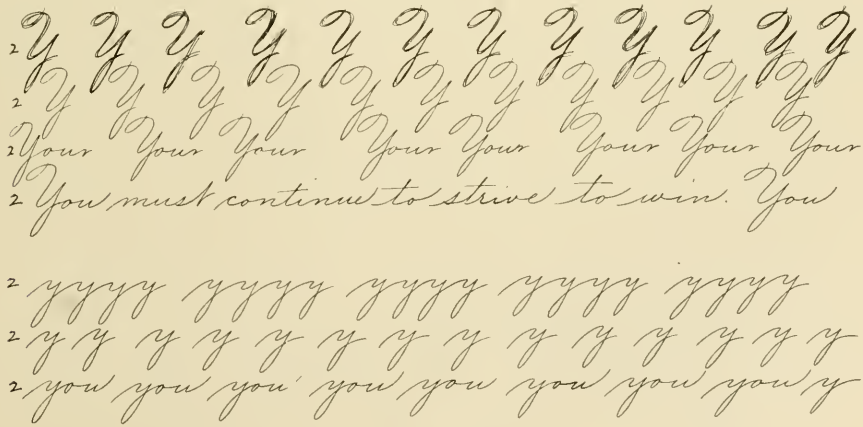


PLATE 30.—Strike for great freedom of movement. Do not draw out the *Z*. Second line—Make oval at top of *Z* small and avoid making loop at base line too large. Fourth line "Zealously labor for the right" in all things. Fifth line—Make but four letters in a group. Do not lift pen. Sixth line—Round *z* at top. Pause at base line. Make loop short. Seventh line—Use a gliding arm movement. Strive for uniform slant and spacing. Fill out the required number of pages.

Review the entire course

PLATE 30.

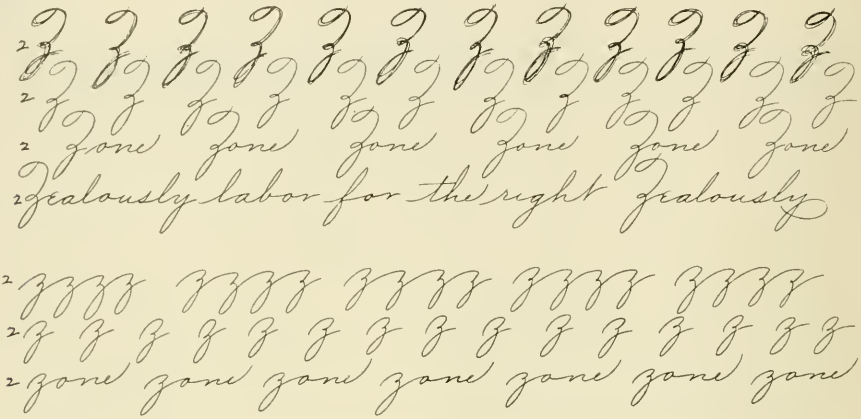
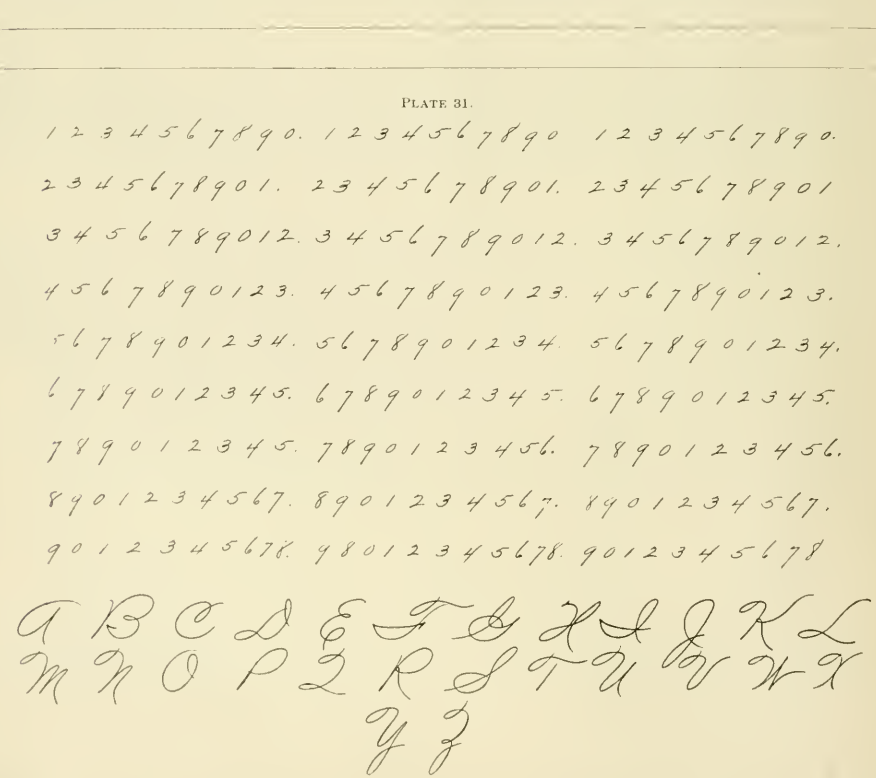
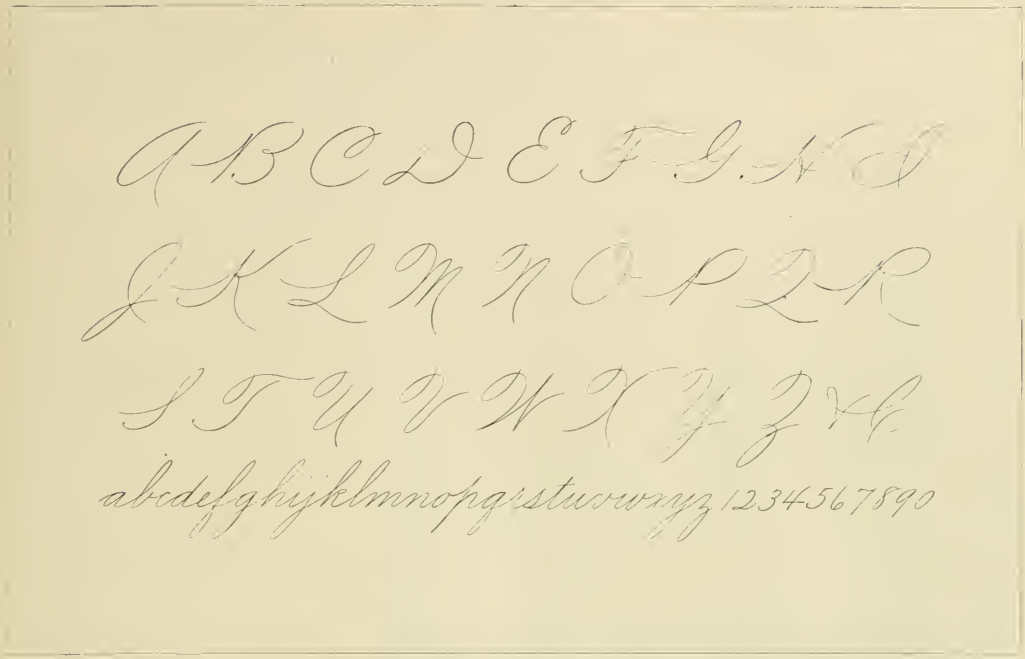
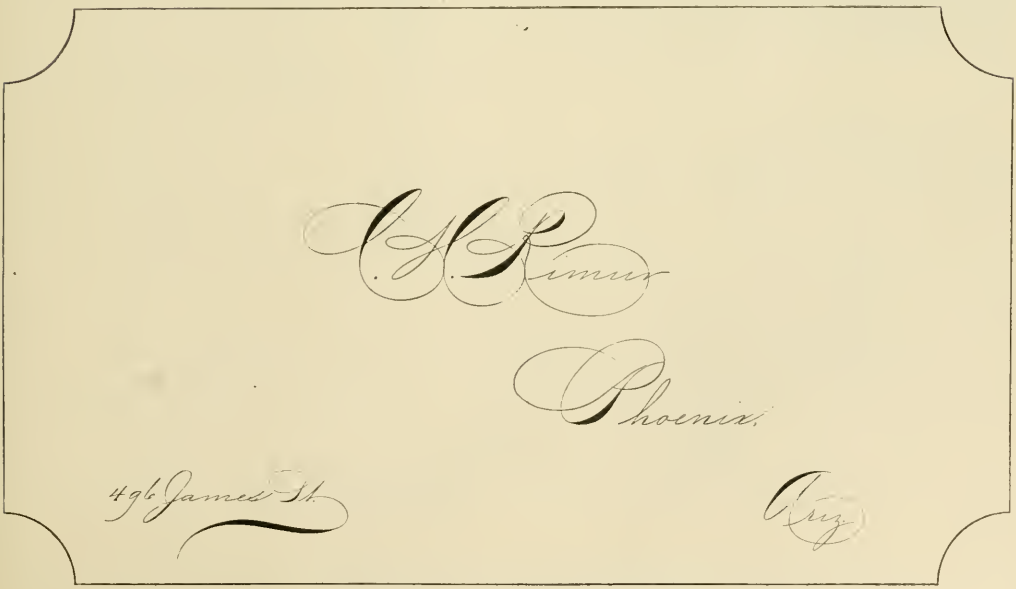


PLATE 31.





By J. D. Todd, Salt Lake City, Utah.



By H. L. Darner, Assistant Teacher in the Zanerian.

$840.00 Boston, Mass., Feb. 4-07

Received of Earnest Bowen & Co
Eight Hundred Forty Dollars
J. A. Burdett

$4404.00 Rochester, New York, Feb. 14-06

Received of Franklin Pease & Company
Forty Four Hundred Four Dollars
In full of account. James B. Gaines.

$936.00 Columbus, O., Feb. 7-07

Received of M. E. Brown & Co.
Nine Hundred Thirty — Dollars
In payment of Mdse. E. Geilfuss.

Cincinnati, O., Feb. 10-07.

C. H. Conner,
In acct with
W. W. Winey & Co.

24 Bushels Irish Potatoes	@	25¢	$6.00
10 Dozen Watermelons	"	75	7.50
5 " Squashes	"	85	4.25
			$17.75

Received Payment
W. W. Winey & Co.

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

IMMATURITY AND PREMATURITY IN THE TEACHING OF WRITING TO CHILDREN.

To expect mature writing at the hands of immature pupils is folly. To teach children small writing with either finger or so-called muscular movement is uneducational. Yet this is what is being attempted in some communities.

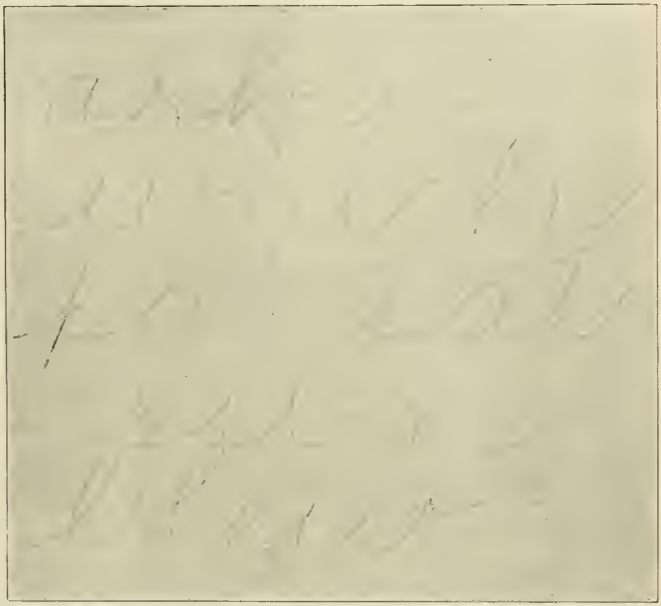
We have never contended such could not be done, but that disastrous results are sure to follow. Small writing demands too high a tension on the eyes and motor impulses of the child to be healthful and therefore practical.

Children at the age of six or seven are too immature to acquire rightly small writing. Small writing, therefore, on the part of children, means premature teaching and requirements.

Children can, however, learn to write freely and well with little or no harm to child or writing if taught or allowed to use the arm and to make the forms large, and this is the way thousands of little tots are being taught for the first time in accordance with pedagogy and physiology.

The work on this page is a fair sample of what is being done by children without the use of the fingers, thereby avoiding the formation of wrong habits in writing. It is in accord with nature and the old, old truth, "An ounce of prevention is worth a pound of cure."

It is without question the most important reform in the teaching of writing of the past half century. Such eminent pioneer educators as Col. Parker, of the famous Cook County Normal, Chicago, Ill., and G. Stanley Hall, of Clark University, Worcester, Mass., first suggested the wisdom of large writing for children, and showed the harmfulness of small writing, upwards of a decade ago—before vertical was proposed—and the Editor of THE BUSINESS EDUCATOR accepted the suggestions and carefully planned the details of what is known as "Arm Movement Writing" and what is now working wonders in the teaching of writing to children.



Bold, free, plain, arm movement writing, somewhat reduced in photographing, by a six-year-old pupil, Emma E. Lentz, teacher, Eighth Ave. School, Columbus. See "Immaturity and Prematurity" herewith.

The Business Educator was the first to advocate and evolve a rational mode of teaching children to write with the arm movement and thereby avoid the injurious habits of excessive finger movement and gripping.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE MEDIAL MOONSHINE.

Book agents are busily engaged doting upon the merits of "a little slant" in writing, "natural slant," "semi-slant,'. etc., as though that were a cureall in penmanship.

The essentials of good writing are legibility and rapidity, neither of which are dependent upon any particular slant. Since slant is not one of the chief essentials of practical writing, it cannot be of much value in improving the writing of our common schools.

The writing generally in the public schools is not what it should be, not because of the presence or absence of slant, but because form only has been taught at the expense or sacrifice of movement.

What is needed is better teaching of writing and more stress upon movement. Copy books prevent rather than aid freedom in execution because of their restrictions and the absence of movement exercises.

Teachers need help, because they have not had until recently anything adapted to graded school conditions combing form and movement features.

It is gratifying to know, however, now that there is something suited to these real needs, there is a corresponding eagerness on the part of school superintendents, supervisors and teachers to secure it and employ it in the service of better teaching and consequently better writing.

The arguments, therefore, of book agents to magnify the importance of medium slant only emphasize the fact that they do not know what is wrong, or how to remedy it, and do not in consequence have the right method to supply.

For keep clearly in mind the fact that improved method rather than novelty in system or slant is what is required to right the principal wrongs of the writing in our schools.

Thousands upon thousands of pupils are being drilled this fall for the first time in writing rather than in script drawing, for arm movement is being adopted in many cities.

THE SPECIALISTS' SAFE RULE.

The man who said "Know everything of something and somthing of everything," knew the secret of success and knew how to express it in words so that it could be understood by all and used as a rule in the measuring of one's real education.

No better motto could be framed to confront daily the specialist. No one needs it more than the specialist, for specialism tends to narrowness. Too many specialists are ignorant of too many things. And too many specialists do not know all about their own specialty.

The educated man of today is the specialist who knows his specialty from a to z, and then knows something of what the world knows and does in general. The man who attempts to know everything of everything is the making of the biggest fool that treads the city streets of mother earth—the man who *thinks* he knows *everything*. This is the rankest ignorance; it is educational tommyrot.

Therefore, master your specialty; keep on mastering it, for so long as the world moves and progresses there is no such thing as perfection in anything. Living things are always on the ascendency; things on the decline are dead.

And no thing today offers better opportunities for development than the science and art of teaching. Methods of teaching are far from perfect, because the "science of the soul" is as yet but imperfectly understood, and consequently its development is but partially comprehended.

How to teach is a bigger and more vital problem than what to teach. Strive, therefore, with all your soul to know more and more of your specialty, and at the same time more and more of the world at large.

Knowledge of things in general broadens; knowledge of some one thing intensifies and makes for efficiency, and efficiency and intelligence is what the world today demands.

CONCERNING CASSMORE.

The eulogistic verses Mr. Melville W. Cassmore, Seattle Commercial School, Seattle, Washington, are contributing to our columns and thereby to the profession are certainly out of the common mold of conception and execution, and best of all he is one of us. He sees our problems, lines our tasks, and lives our struggles and is thus able to express that which we common folk vaguely or indifferently feel. "The Pioneers" in the Professional Edition of this number, is, in our opinion, worthy a frame in every school.

Hymeneal

Mr. and Mrs. John R. Carpenter
announce the marriage of their daughter
Harriette Louise
to
Mr. Clifford E. Livingston
Monday, August the tenth
one thousand nine hundred and eight
Honolulu, Hawaii
At Home
Kaimuki, Honolulu

Mr. and Mrs. A. J. Houser
announce the marriage of their daughter
Maren Elizabeth
to
Mr. A. B. ZuTavern
on Tuesday evening, September fifteenth
nineteen hundred and eight
at six thirty o'clock
Three hundred four Third avenue west
Cedar Rapids, Iowa

The B. E. Certificate is worth while because not all get it who apply—only those whose writing reaches the Columbus standard; and that means success.

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INITIATIVE—THE POWER THAT PUSHES PEOPLE.

Every business of any size in this land has a sufficiency and to spare of people who can nail boxes, copy etters and add up the sales that somebody else makes, provided they are taught and shown and don't have to do any extra thinking on their own account. The land is full of them—purely mechanical people—automatons—human machines that never invented a new thing, devised a shorter, better way to do work, nor caught a mistake and corrected it before it made trouble. They're plentiful and cheap, and cheap because they are plentiful and because they are only human machines instead of iron ones.

But workers who can see and understand without always being told, people who read what their eyes and brains should bring to their attention—such people are scarce, so scarce they are competed for as managers and heads.

Ask any of ripe experience in such things and he will tell you that out of twenty average young people perhaps seventeen will settle down in a job and never see the possibilities all around for making themselves into a higher-priced worker. Perhaps three of the twenty have initiative and invention. Everything means something to them. There is a wide-awake, progressive spirit that keeps them looking for new things to learn that will be useful, keeps them forever preparing for better things to come. And when the chance does come, it is these three of the twenty who are ready to step on to higher things because they were ready. It is in the initiative.

The clerk who is satisfied to go on merely doing his work in a mechanical way will continue to be a clerk. Nobody is going to take him out and lift him into better things. He isn't worth the lifting. The people in this world who can help have mostly learned to help only those who help themselves, the others would slide back anyway.

Initiative—it is one of the cardinal virtues in business and no man ever yet got past the quarter post without it. Initiative, the power to go ahead, the mainspring that pushed every business that ever was, that won every battle and made every reform a reality. Get it. Without it no man or woman having things to accomplish can ever hope to do more than sink into obscurity. The worker who has it not, finds his job only a bayou where he is buried from sight and progress The one who has it is out in the current where other boats are passing, where there is life, traffic and opportunity.

Initiative—It stands next to honesty and even honesty without it is an asset locked in a forgotten vault. Even in rank with efficiency, it produces efficiency by impelling the brain to exert itself. I have never yet seen a young person without it sought out for fine positions or do more than merely to live along from month to month and year to year. And I have seen young persons with it sought for, with the refusal of one position after another, where good aggressive work was to be done and rewards were accordingly.

Who is going to risk his capital, his business, his own success and sustenance, in putting it in charge of one who merely does what comes to him? What business ever was made that way, and what business ever would last that way?

The objection made to government work is that it kills ambition. In other words, it allows the initiative no chance to exercise, and by and by, progress, energy and push die of inaction. The mechanical part of the mind is all that works and the worker is narrowed till he is incapable of nsing initiative. But the same objection exists with other places. In every city can be found thousands who have found existence not difficult in holding a job; and there they stay year after year with no reasonable hope on earth of ever having even a piece of ground big enough to stand on and escape the policeman who says "move on." Sorry, pitiable spectacles they are, those derelicts who have no initiative to move them and only drift with the current or go down before the tempest of hard times.

Youth is the time to cultivate it, when the cast of the mind is not set. And whether he believes it or not, the young person who does not have it nor cultivate it, will find his dreams of prosperity fade in the years to come. He will very likely find himself, fifteen years hence, asking for a loan till pay day, from one of the other clerks, working for some one who *has* initiative.

Doctor Oliver Wendell Holmes says one is young mentally so long as his mind seeks and uses new and better ways to do the same things. You are old mentally at twenty if your mind has not the tendency to find new short cuts to work. To do this requires getting out of the rut, requires more energy, imagination—initiative, in other words. When doing this is no longer agreeable or possible, it means the loss of brain power that should go with youth, it means the loss of drive and force and real creative energy that are absolutely necessary in building up or maintaining a business.

Judged by this standard, some people are born old, and others through lack of cultivating originality, are old at twenty or twenty-five. Every office of any size has them—and passes them up by promotion, for they are fit only for simple mechanical work and seldom have any real idea of what business is. They dwarf and narrow until their eyes never see over the top of the desk, nor further than the box they may be mailing. They never realize there is anything else to the business than doing the mechanical work of getting out the orders.

The real parts that are vital to business are close buying, low manufacturing cost, good sales and good collections. This is the blood and bone of the business body. The ones who can attend to these are rare and high priced. The work of filling orders and making records of business others have done is almost purely mechanical, comparatively easy to do, and seldom remunerative beyond the ten to fifteen a week line.

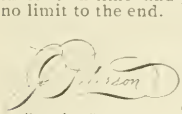
The young worker must of necessity generally begin with the mechanical work for the business building requires skill, initiative and breadth of mind. If he merely "holds his job," he becomes in time the mere machine, prematurely old mentally, incapable of growing up to the standard for business management. If he is wise, if he has the rudiments of initiative in his make-up, it shows itself in intelligent work distinguished from thoughtless mechanical work. He will never be content to

transcribe a letter the way it sounds instead of the way common sense should make it read. A shipment will not be billed to Cape Town, Rhode Island, though someone else's mistake makes it read that way. He will never be content at mechanical work till he can see a chance to make it send him higher up or further along to higher work. Shorthand and bookkeeping are to him only the stepping stone to the door of real business management. Whenever he loses that ambition and ceases to move in that direction, he has drifted out of the current that makes progress and rests quietly in the stagnant bayou, hopelessly lost from advancement

Whoever imagines a business schooling or any other schooling makes a success of him should be undeceived. Whoever imagines his schooling is thorough when he receives a diploma from any school, should look about him. The work in school will do its part and serve its purpose. That part is to prepare him *to continue* to learn, that purpose is to get him the *chance* to learn. The moment further learning ceases, the chance to become a real and successful business man or woman is passed by.

Only the elementary lessons are taught or learned inside the school room. Nothing more should be expected there; that is enough for the time and place, and it is necessary and worth the time and effort. Without it the advanced schooling of business management would be slow and well nigh impossible of trial. But the high school, the college and the university of actual life all come after the diploma. Most persons miss these because they think they are through. They lay aside books, study, initiative, progress, simply sit and drift into machines at fifteen per.

That gives a better chance for those who go on—the three out of twenty. Nor let it be forgotten, the elementary part must be well learned before there can be success in learning the higher. Each complete and perfect in its own time and place, but with no limit to the end.


Zanerian Graduate.

CARDS

The better kind of cards, written in my best style 15c doz.; two doz. 25c.

J. O. PETERSON

478 Hutton Place COLUMBUS, OHIO

Charlton Valentine Howe was born in La Grange, Missouri, February 14th, 1870. He began his penmanship career at the early age of seven and in a rather unusual way. His father paid the tuition fee to an itinerant teacher Young Charlton was slow in making up his mind to attend writing school and failed to comprehend the value of good penmanship until his father instilled the love of art in him through the medium of a switch. This brought about the desired result and he became thoroughly interested in penmanship. In fact it was the switching which proved to be the turning point in deciding his future vocation in life.

At the age of seventeen he was a clerk in the office of the Chicago and Alton R. R. at Louisiana, Missouri, which position he secured through his superior penmanship. Two years later he was employed as a clerk and bookkeeper for a wholesale lumber Company. Not being satisfied with his prospects for future advancement, he saw the wisdom of preparing for a higher and more remunerative position. With this object in view he decided to attend the Gem City Business College, to perfect himself in penmanship, bookkeeping, and all other branches. In February 1892 he entered this well known institution and received instruction in penmanship from Mr. H. P. Behrensmeyer whose skill and reputation are so well known that any further comment is unnecessary. His improvement was ever gratifying and time has since proven that he made no mistake in deciding to adopt penmanship as a profession.

After completing the penmanship course, he went to Chicago in 1893 to attend the World's Fair and to seek a position. Notwithstanding the great competition at that time as a result of the large number of clerks who came to Chicago to attend the fair, he soon found a position in the auditor's office of the Chicago and Eastern Illinois Railroad, at a good salary. He was offered a position later in a Wholesale Jewelry House at a better salary and prospects. He remained in this position for about six months when he took a course in Engravers' script from Mr. I. W. Pierson, the well-known penman and business educator, with the view of preparing himself for a position as policy engrosser.

In May 1894 he accepted a position with one of the leading Life Insurance Companies of Chicago at a largely increased salary, and continued with the Company until its consolidation with another Company. There were over forty letters of application for the position as policy engrosser, and Mr. Howe was selected on account of his superior penmanship, The summer of 1899 he was associated with Mr. C. L. Ricketts the leading engrosser of Chicago in the capacity of engrossing diplomas, etc. He then re-entered policy engrossing in April, 1901 having been offered a position by the Illinois Life Insurance Company of Chicago and remained with this company for four months when he was offered a much better salary by the Fidelity Mutual Life Insurance Company of Philadelphia, which he accepted and where he is now employed as chief policy engrosser for the Company.

In March 1901, he became acquainted with Miss Fanny Sargent through a title page which she made for the "Penman, Artist and Business Educator," also a pen portrait of herself which appeared in the same issue. He was so favorably impressed with the work of the title page and the appearance of her portrait that he wrote to Mr. Zaner and requested him to arrange a correspondence between Miss Sargent and himself for mutual benefit. The correspondence was satisfactorily arranged and continued for more than a year when it terminated in a very happy marriage in Editor Zaner's home April 12th, 1902.

Mr. Howe has taught Penmanship in the evening High School in Philadelphia for the past three years, he having secured the appointment there through his merit as a penman. Mr Howe has given lessons in Engravers' script by mail and has had some of the best known penmen as his students. He has always been brimful of determination and ambition to reach the topmost round of the ladder of his profession, and success has crowned his efforts in having attained seemingly the highest degree of skill. He believed in himself and his work and that his chosen field of labor was as noble as any of the fine arts.

F. L. T.

DEAR READERS:

It is with the utmost pleasure that I may add that I have known Mr. Howe personally for the past four years he having fitted me out for policy engrossing during the summer of 1904. In April 1905, I accepted a position with the New England Mutual Life Insurance Company, of Boston, Mass., which position I now hold. Mr. Howe is a cultured and most refined gentleman, and without question one of the finest script penmen in America. I sincerely hope those who wish to acquire a skillful handwriting will keep a sharp eye on his script course of lessons which are to follow through the valuable columns of THE BUSINESS EDUCATOR.

Most Sincerely,
FRANCIS LEON TOWER,

With the New England Mut. Life Ins. Co., Post Office Square, Boston, Mass.

Wonnell is surely giving our readers a good thing along the ornamental writing line. And the beauty of it is, he's as modest as he is moral and skillful.

LESSONS IN ORNAMENTAL WRITING

By C. M. Wonnell, Norwalk Business College, Norwalk, O.

Specimens for criticism should be mailed to Mr. Wonnell by the 25th of the month.

1. In this lesson we take up the reverse-oval capital stem, and the capitals, *H, M, N,* and *W*, all beginning with this principle.

Notice in lines 15 and 16 the modifications of this principle, proceeding from the simplest to the most complex form.

The most important points are, ***True oval for beginning, slight curve only in main down stroke, shade, beginning at about one-half the height, heaviest on base line.***

15-16. To get this shade, make it with a quick, springy action and lift the pen ***in motion***, swinging to the left after lifting pen.

17. Be sure to make beginning oval ***horizontal.*** Shade same as in lines 15 and 16.

18. To make second part of *H* place pen on base line and ***make it upward***, swinging well to the right, lifting pen ***in motion.***

19. You will find second part of *K* difficult. ***Practice it in parts.*** Shade heaviest at one-half the length of the compound curve. Be careful to join high.

20. Make last parts of *M* a little lower than the stem, being careful to get the last two parts equally round at the top and equally wide. I prefer to lift the pen twice in making *M*. Make it, however, by lifting only once if you can get better results that way. The last shade may be omitted if you find it too difficult. Make finishing oval ***horizontal.***

21. Same as for *M* except omitting the middle part of *M*.

22. Here is another style of *H* preferred by many penmen. Beginning and finishing ovals ***horizontal.*** Keep shade on last part ***high.***

23. Begin last part of *W* close to the shade but be careful not to get into it. Study the form closely. Not a straight line in *W* if properly made. Let finishing stroke swing well to right, with ***lots of curves***, lifting pen ***in motion.***

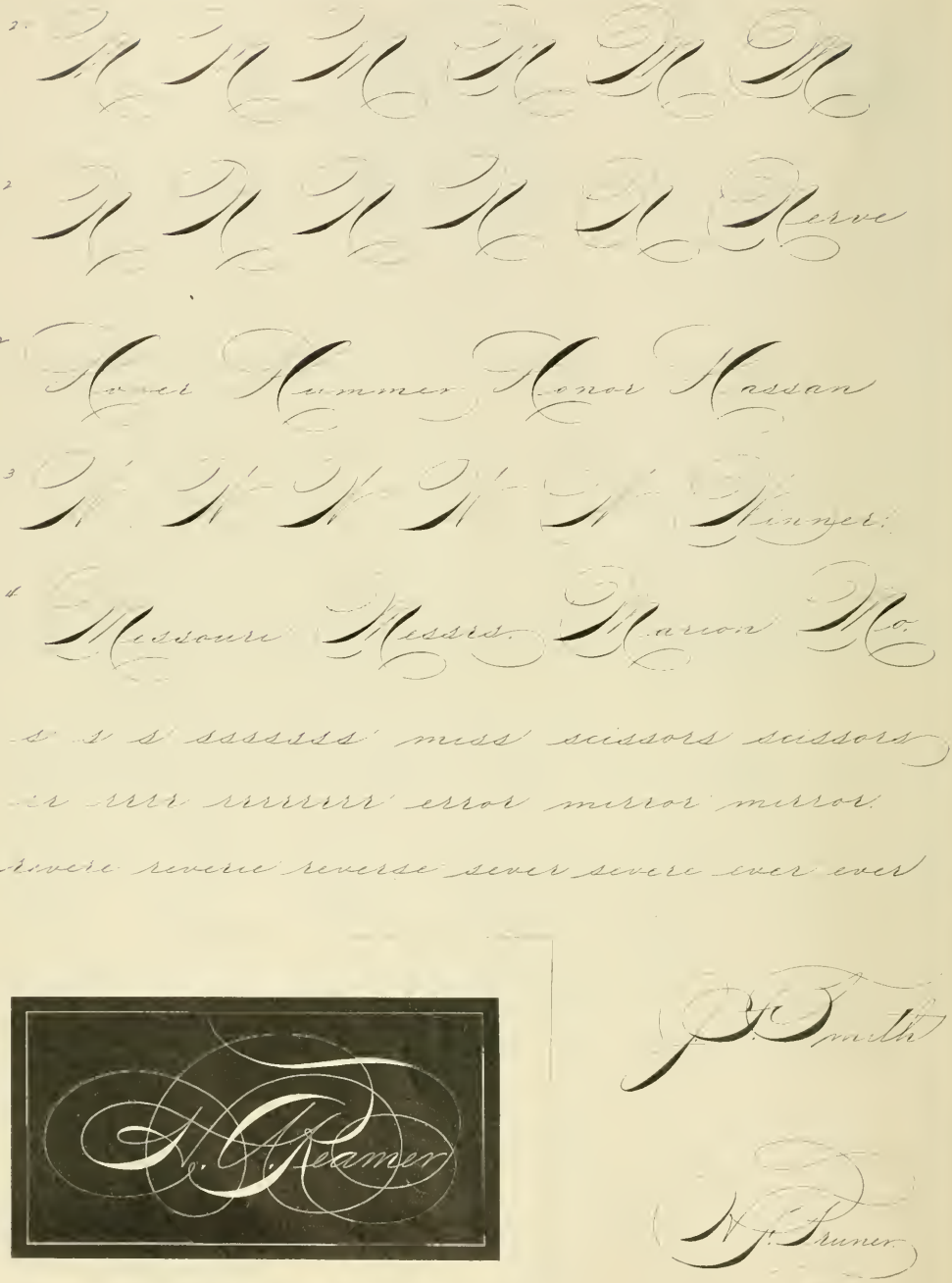
24. Here's a point in word practice which many penmen overlook. ***Don't*** begin your small letter following the capital, running the beginning stroke of the small letter through the down stroke of the capital. This applies to your business writing as well as ornamental.

25 and 26. Study the form of *r* and *s* very carefully. Go slowly till you get the form. Notice the little retrace at top. Finish the body of *s* with a dot, then lift the pen and make finishing stroke.

27. Watch size, slant and spacing in word practice. Keep them ***uniform.*** Watch closely the beginning and finishing strokes of words. They are always curves. In making *v*, better lift the pen after making the little retrace, before making the finishing stroke.

HERE'S A SECRET—BE SURE TO TRY IT.

In learning to make capitals, make them large, two or three times as large as they are made after you've learned how. Reduce the size gradually till they are about the the size of the copy. I guarantee this one point to do you more good than any other in learning ornamental writing.



Signatures showing the application of ornamental writing, by Bloser, Zaner and Darner.

WHAT MAKES FOR BETTER TEACHING?

Ought a Teacher to be More Than a Good Classroom Instructor?

D. W. HUFF, SUPERVISOR OF PENMANSHIP
LAWRENCE, MASS.

Naturally, and rightly, does the young business college instructor look to those journals which are devoted to promoting the cause of commercial education, for information as to how to strengthen himself professionally. Nor is there a lack of helpful *literature in this direction, so far as the* METHOD side of the subject goes.

As it is fundamentally important that a teacher should be a good drill master, this phrase of the subject has very wisely received first and chief consideration. But as there are many other things upon which his success may depend, would it not be well for these journals to discuss other than the "shop" side of a teacher's activities?

As someone has very aptly put it, "a teacher should be a jack of all trades, and MASTER OF ONE," though it might better have been written "a jack of all trades" that he might BE "master of one."

THE MAKING OF A MAN.

"A man of culture," said a noted speaker, "knows something of everything, and everything of something." A well rounded out teacher should be and is a cultured man. He has a good idea of things in general, and specific knowledge of his own special subject. EVERY instructor should strive for this broader self-culture; first, that he may THE MORE FULLY LIVE, and also that he may be more and more a man among men—a factor in the life of the community, and thus gain that LARGER CONFIDENCE OF THINKING PEOPLE which contributes so largely to his useness an an educator.

The teacher who never leaves the rut of routine class room work, misses the broad landscape of human activities through which his ever deepening pathway leads. He fails to drink in the rich invigorating atmosphere, laden with the pleasure giving, profit giving experiences of others, which so strengthens and invigorates that mental muscle essential to complete success.

A teacher should make it a point to form the acquaintance of people who are entirely outside his professional sphere, leaving his pedagogical personality behind. Once the real men of the community—the men who do things—become convinced that a teacher really knows something more than his bread and butter subject; that he even prefers discussing subjects which interest them to riding his own pet hobby into every conversation, they take him into their confidence, interest him in their social or civic organizations, and afford him many opportunities for testing his metal. He must do the rest.

The intelligence of a community is not all confined to the class room, nor are text books the only store houses of useful information. A teacher should tap every available source of knowledge. He should be a habitual reader of books, other than those of a professional character. As he wishes to broaden his sphere of usefulness, so must his reading cover a wide range of subjects.

The best magazines of today will bring him into touch with industrial, educational, and political problems; with the popular sciences, natural history, and a hundred other subjects. Even a superficial knowledge of such topics will enable him to open a conversation upon another man's favorite theme, with the result that he gains the impression that here at least is one teacher who shows an interest in something besides "shop."

Every teacher should have at least one useful, or pleasure-giving fad, a mental play-ground wherein his mind may find rest and recuperation. No teacher can afford to miss an instructive talk upon any subject. One gathers many choice bits of meat from such talks, which may contribute to his own special subject. Nor must he deem unworthy of his consideration the man whose bread-winning vocation happens to be in some other field than his own. Here, in fact, is one of the most fruitful sources of information. Again, while religiously avoiding active participation in partisan politics, still, should the teacher be sufficiently in touch with the great political and economic problems of the day, to enable him to converse with at least some degree of intelligence upon their relative merits. Nor should he neglect any opportunity to lend moral support to any movement that gives promise of bettering the conditions of the community in which he lives.

As a tree adds new growths at its circumference, so is the growing teacher constantly adding to his intellectual girth through a sympathetic contact with these external agencies.

If a man receives a large salary you say, and rightly so, "Lucky fellow!" Yet have you paused to reflect that there are pleasures, profitable pleasures, that cannot be purchased with Rockefeller's gold yet which may be had without price, through personal contact with the earnest, active, progressive, practical, work-day thinkers to be found in every community? No one will deny the fact that here and there a man has risen to a point where he commands a good salary, and has attracted no small attention from those in his own profession, yet who has kept within the narrow rut of his own special line of work. This he has done not BECAUSE of, but in SPITE of the fact that he has neglected the opportunities for developing a broader usefulness. With the same amount of time, energy, and nerve force, more intelligently invested, the same man might have attained REAL success where he has but partly succeeded. For complete success for any man measures the full development of his capacity for usefulness.

D. W. HOFF.

Money is not all of success, after all. Both skill and money are but tools, which help the teacher to attain that higher success which rounds out to complete fulness those faculties which enable him to make MOST OF SELF, and to be of GREATEST USE TO OTHERS.

Since writing the above I happened for the first time upon the following article by Edward Everett. As he clothes the ideas I have tried to express in so much better form than I could hope to do, I quote his remarks in full: "Man has three teachers—the schoolmaster, himself, his neighbor. The instruction of the first two commence together; and long after the functions of the schoolmaster have been discharged the duties of the last two go on together. And what they effect is vastly more important than the work of the teacher, if estimated by the amount of knowledge self-acquired, or caught by the collision or sympathy of other minds, compared with that which is directly imparted by the schoolmaster, in the morning of life. In fact, what we learn in school and in college is but the foundation of the great work of self-instruction and mutual instruction with which the real education of life begins, when, what is commonly called the education is finished."

Paxton Hood writes: "Every accession a man makes to his knowledge enlarges his power."

THE MAKING OF A MACHINE.

So much for Jones the man. Now as to Jones the machine. For, sentiment aside, every teacher is, in his relations to his pupil, but one of many machines which help to convert the "raw material" into the "finished product." A true teacher, however, is essentially both a good man and a good machine.

A close familiarity with his subject and the "cut and dried" plan—provided it is not too thoroughly dried—are essential in the routine work. Yet, well laid plans are not all of success in teaching. Nor does this accomplishment of routine work alone constitute the whole of a true teacher's sphere of usefulness.

DON'T BE A HUMAN PHONOGRAPH.

Should not a teacher be something more than a retailer of stereotyped phrases? Every teacher must tell the same story over and over. Each time, however, it should be presented in a new form. He who never varies his phraseology when giving class directions is in the stagnant pool of retrogression. He that rarely repeats himself who yet keeps his eye upon the pupil's ultimate goal, draws his pupil's mind into that current of enthusiastic interest which leads to success.

LEARN FROM THE LEARNED.

Every teacher should be an active energetic member of some progressive organization of educators. It is a false and dangerous notion which some supervisors and commercial school instructors have, that because their pet subject is not down on the program, consequently they can derive no benefit from attending a meeting of public school teachers. For how better can one put himself in touch with the newest thought in educational methods, in their broadest application, which so vitally effect his own work, than through a sympathetic contact with recognized leaders in the educational world? So, also, might the public school teacher reap a rich harvest by attending meetings such as this, at which are gathered the greatest intellectual giants among commercial educators of the world.

ORIGINALITY.

A teacher should be original, not only creating, but in the larger sense so aptly defined by Prof. Griggs, who says: "The most original man is he that gathers ideas most widely from every source, puts them through the spectrum of his own soul, infusing into them his own personality." While weighing the opinion of others, adopting or endorsing those which appeal to his sense of reason, a teacher should be an independent thinker, if possible a creator of new ideas, an originator of new plans, methods, and devices, for the furtherance of the cause he represents. No more fatal error could be made by the teacher who hopes to succeed, than to suppose that all the good methods have been discovered, and that he has but to make choice between them.

BROAD-MINDEDNESS.

Every teacher should be sufficiently broad-minded and open to conviction to concede the possibility that opinions differing from his own may be at least partly right. I believe it was Rabbi Fleischer who said: "To the average man there are but two sides to a question, his side and the wrong side."

Some teachers seem convinced that there can be but one best way to present a subject—their way.

Henry Ward Beecher said: "God Almighty himself can't make a sheet of paper with but one side to it." Another has written: "A wise man reserves the right to change his opinion when convinced that he is in the wrong." Let us be wise. Let us be willing to be convinced.

PERSONALITY.

An agreeable personality is one of the most valuable assets a man can possess, no matter what his vocation. In teaching, genuine cheerfulness facilitates while a disagreeable manner retards progress, even though in each case the same degree of technical ability is employed. To the real teacher, theories, plans and methods are but implements which help to mould thought-habits into proper forms. GOOD WILL is the LUBRICANT which makes the moulding process LESS DIFFICULT, MORE RAPID, and MORE LASTING in its benefits.

ENTHUSIASM.

Every teacher should be a living spring of well directed, forceful though noiseless energy; a generator of contagious enthusiasm. I use the qualifying terms well directed, noiseless, and contagious advisedly. For it would be difficult to say which is of least value, lack of energy, aimless energy, or misdirected energy. Nor can you palm off noise for enthusiasm, for any great length of time, any more than you can a smirk for a genuine smile, or flattery for sincere praise. Only the genuine article is contagious.

A teacher should be unselfish. He should be willing to help others with no expectation of reward beyond that which comes through a conscientiousness of having added to the convenience, comfort, or happiness of another.

A teacher should be selfish. There are two types of selfishness. The one seeks personal advantage at the expense of, or regardless of the interests of others, the other is that commendable sort which prompts one to make the most of self, to embrace every opportunity and employ every right means for self-improvement. With this latter sort of selfishness should every teacher be liberally endowed.

INSPIRATION.

A teacher should be an inspiration to his pupil. His whole manner and bearing should constitute a moral force. This quality often has more to do with his pupil's welfare than his intellectual strength or pedagogical qualifications. The commercial instructor for example, who while teaching the science of accounts, mathematics, or any other subjects, fails to arouse in his pupils a sense of the importance of that true business integrity which should characterize his dealings with men, has but partly fulfilled his mission.

It is said of the late Marshall Field: "He was not the wealthiest man in his state, only the heaviest tax payer." His idea of business integrity forbade the too frequent practice of tax dodging. It is not worth a teacher's while, briefly, to contrast the business code of this merchant prince with that of the typical Wall street shark.

A teacher should take both retrospective and prospective views of the work of his pupil, that he may the better know the proper relations of his present work thereto. His prospective view should reach far beyond the school life. Also while bestowing the greatest care upon details that make for PRESENT success, a teacher should train his eye upon the pupil's goal of ultimate success, that the pupil may reap from his instruction PERMANENT benefits.

INVISIBLE HELPS.

A noted composer once said: "Where language leaves off music begins." Might we not as truthfully say that often when the medium of words is found wholly inadequate, that of facial expression most fluently conveys thought and feeling? Adapting this sentiment to our purpose might we not say of some teachers we know, that in their relation to pupils, they radiated an atmosphere of genuine sympathy that reaches out and envelopes the pupil's mind, who, though at times unconscious of the cause, is none the less influenced by its contact, and filled with a desire to "do his level best?"

In a system of wireless telegraphy, when two instruments are keyed to the same pitch, one point of sensitiveness to electric waves or vibrations, each will instantly respond to the activities of the other, truthfully interpreting the message sent. A similar relationship may be said to exist between teacher and pupil in a well ordered school. Through the establishment of a bond of mutual sympathy, speechless messages are flashed from mind to mind. A look from the teacher conveys to the mind of the pupil the assurance of confidence, sympathy or encouragement. The reply is a smile which indicates that message is both understood and appreciated, and a look pledging renewed effort.

CULTIVATE GENIUS.

I believe it is Edison who defines genius as "a capacity for hard work."

A young poet once exclaimed, "Genius is inspiration." But a listener full of years and honors dryly replied: "Genius is perspiration." Doesn't that sound like our own Uncle Robert?

The tendency to overmental and physical relaxation—the disinclination to wilt an occasional collar has proven the undoing of many a would-be instructor. Yet genius may be cultivated at small cost. "Collars 2c, cuffs 4c,"

Some one has said: "Let me write a nation's songs, and I care not who writes her laws." Let us paraphrase this quotation and we may say with equal force: "Let me choose a boy's teacher, and I care not who arranges his course of study."

Finally does not any teacher owe it to self to improve every opportunity for self help and right enjoyment, as to deepen his sense of enjoyment of the good things of life, sweeten his temperament, and to multiply his resources of enjoyment. Then will his declining years be such in a physical sense only. Only a wanton waste of opportunities can prevent his adding to his mental store house, an abundance of experience, the recollection of which in later years will prove an inexhaustible source of satisfaction and pleasure.

Fellow teachers, whether you be thirty years old or sixty years young let us not be content simply to exist. Let us live.

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For Names and Faces
or anything else that you desire to remember. You would be willing to give anything within reason for such a memory, and now you can have it for a very small sum, plus a little effort on your part.
The Natural Memory System shows you how to employ the same methods that the emotions use in giving you a perfect memory of all the details of anything that you love. This is the method used by all great men and women, and you can make it spell success for you. If you want to have a perfect memory for names and faces; to secure command of excellent English: to spell well; to have all of your information available for instant use, send for a copy today. **PRICE 50 CENTS.**
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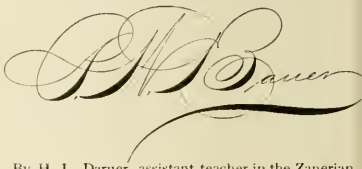
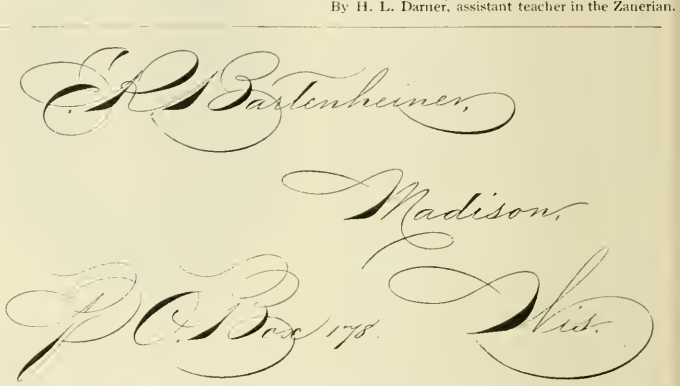
while you learn, write to
Parson's Penman, Keokuk, Ia.
My propositions and price lists will interest you. They are free.



By H. L. Darner, assistant teacher in the Zanerian.



By Mr. F. B. Courtney, Cedar Rapids, Ia.

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M. A. Adams, Pres.,
Marietta Commercial College, Marietta, Ohio.

IN SIXTY DAYS During July and August, '08 we enrolled **250 Students**—placed a number in good positions as teachers in colleges—had many more calls unfilled. If you want to become a better penman; or a teacher of penmanship; increase your salary—in short, if you want the BEST in the penmanship line ("RANSOMERIAN" stands for the BEST), write me. A copy of the RANSOMERIAN JOURNAL and a sample pen sent FREE.
3825 Euclid Ave. *THE RANSOMERIAN SCHOOL, Kansas City, Mo.*

CLUB CHAT

Seventy-two subscriptions have been received this year from the Laurium, Mich., Commercial School, Mr. A. J. Holden, principal and Mr. H. A. Don, penman and commercial teacher. We have heard excellent reports concerning the work being done by this school, and we desire to congratulate the people of Laurium for having such a school in their midst. A good business school is an asset to any community and exerts an influence for its future prosperity that cannot be measured in dollars and cents.

Mr. Dudley Glass, penman in the Tyler, Texas, Commercial College began the subscription session early in August by sending a very nice list to THE BUSINESS EDUCATOR. The Byrne Business Colleges, of which the one spoken is the head, keep hammering away on penmanship the year around, just as all good schools do.

Mr. L. M. Crandall, President of the Norwich, Conn., Commercial School, reports the prospects for a large school are very good the coming year. He winds up by saying that he intends to club THE BUSINESS EDUCATOR during the coming year.

Supt. D. F. Dickerson, of Atlanta, Neb., has started the new school year right by sending THE BUSINESS EDUCATOR a handsome list of subscriptions. Mr. Dickinson is a believer in practical arm movement writing, and knows how to get results.

A handsome list of subscriptions is received from Mr. S. O. Watson, penman and commercial teacher in the Meredith College, Zanesville, O. The Meredith College is one of our most practical and progressive schools.

From the Mobile, Ala., Business College, Meux & Munro, proprietors, comes a nice list of subscriptions, including their own subscription to the Professional Edition. From all appearances these gentlemen are conducting a practical, progressive school.

CONCERNING PENS.

EDITOR OF THE BUSINESS EDUCATOR:

What in your opinion is the best pen to use in classes of business writing in business schools? We have been using the 604 Gillott with the idea that the student thereby acquires a lighter touch, and that he can therefore write better with a coarse pen than he could if he had practiced in a class with a coarse pen.

Could we obtain better results by having the pupils use from the first a course pen, such as they will use in business.

A. M. C.

The 604 pen is a fine one—too fine in our opinion to be used in a straight holder. If you do not recommend the use of the oblique holder then, we believe you should recommend the use of a coarser pen. There is no question but that better writing can be done by the use of the fine pen than by the coarse pen, providing the student will stay with it long enough to master it, or to master both. All in all we think the day of the fine pen for business purposes is past, both in business and in business schools, where business writing is taught for business purposes.

A. S. Gregg.

Mr. A. S. Gregg, whose portrait and signature are shown above, was born in Knox Co., Ohio, near Fredericktown, where he was raised on a farm and became acquainted through necessity with all the details of farm life. After attending the district school he graduated from the Fredericktown High Schools in 1892. He taught country schools for three years and attended during the summer the University at Wooster, O., at Harvard, and at the Ohio State University at Columbus. He also graduated from the Tri-State Business College, Toledo, O., and taught for some time in that Institution.

He was superintendent of schools at Harvard, O., for two years and resigned to accept the supervisorship of Garden Ave. School at Lorain, O. Later on he was transferred to the High School where he taught for five years. At the same time he was given the position as supervisor of penmanship in the grades and later was made supervisor of drawing and penmanship, which position he now holds. During the summer of 1906 he attended the Zanerian in order to further perfect his work along penmanship lines.

As a supervisor of writing and drawing he is right up-to-date. Few men in our profession can write as well as can he upon the blackboard, either reaching high up to do the work or bending over to do it below the waist line. Few men possess the ability to write equally well at almost any height upon the blackboard.

On June 17th past, he was married to Miss Celia Bowen.

He has been president of the Lorain County Teachers' Association and is now president of the Lorain City Board of Examiners. These various offices indicate very clearly that Mr. Gregg, although a specialist, is a very broad one, being many sided and consequently well balanced.

It is almost needless to add that he is getting excellent results in the schools and that he is an advocate of Arm Movement Writing in all of the grades, from the first grade to the High School. We are promised an article from his pen for these columns before very long, and we are sure it will be well worth reading when it appears.

SPECIMENS

The students in the Willis Business College, Ottawa, Ont., are getting a fine start in penmanship very early in the new school year under the skillful guidance of Mr. S. O. Smith, the penman, in the above named institution.

Mr. E. W. Miller, Principal of the commercial department of the Williss Business University, Springfield, O., recently sent us a fine lot of students' practice work. The quality of this work leads us to believe that a great many BUSINESS EDUCATOR certificates will find their way to the W. B. U.

Mr. Victor Zarambo, of Philadelphia, Pa., sends us work, some of which is quite professional. Mr. Zarambo is a Polish gentleman and could not write the language fifteen months ago. THE BUSINESS EDUCATOR has been his only teacher.

Mr. E. H. McGhee, whose advertisement appears elsewhere in our columns, just favored us with a number of well written cards, ornamental style. Mr. McGhee's work will undoubtedly satisfy all persons who see fit to favor him with orders, his work being free, bold and dashy.

Mr. F. E. Persons, 445 Breckenridge St., Buffalo, N. Y., who about a year ago advertised in the columns of THE BUSINESS EDUCATOR, is again occupying some of our advertising space. A number of written and flourished cards just received from him are the best we have ever seen from his pen. This means that he is giving the work careful attention and pushing his penmanship up to a still higher standard.

Mr. V. M. Rubert, of the Eastman College, Poughkeepsie, N. Y., writes a good card. The specimens which he recently mailed us are better than many penmen of wider reputations can execute.

Mr. M. A. Adams, President of the Marietta, O., Commercial College, sent us some specimens of ornamental work which reveal the fact that he is one of our best penmen. The work of Mr. Adams possesses a great deal of boldness and individuality. He also writes a strong business hand and is one of our most progressive teachers of practical writing.

Mr. Fred Lafontaine, Bristol, R. I., has sent us a letter written in ornamental style together with some cards which indicate that he could soon become a very fine professional penman. His work already has a delicacy possessed by but few.

Mr. M. Davis, with the Capital Business College, Salem, Ore., submits some very handsomely written cards in ornamental style. Mr. Davis also writes the engrosser's script better than the average penman.

A pack of cards most skillfully executed in the ornamental style, comes from Salem, Ore., written by Mr. R. W. Long, who signs his name "Indian Penman." We feel safe in saying that there is no other Indian living who can duplicate the work of Mr. Long. He is yet a young man and intends fellowing penmanship professionally. With the bunch of skill he has up his sleeve we see no reason why he cannot become one of America's very finest penmen.

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**
It tells the Pupil and Teacher How. It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT.
Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.
C. A. FAUST, - 40 Dearborn Street, - CHICAGO, ILL.

Mr. L. S. Preston, whose portrait appears above and whose penmanship appears herewith, is 72 years young. We say young advisedly, for he is still teaching writing in the greatest city in the new world, Greater New York.

Mr. Preston is probably better acquainted with the leaders of our profession than any other penman, having started the study of penmanship when but 15. His first inspiration and instruction were received from S. M. Bassett, a traveling penman. Later he took lessons from such penmen as A. J. Phelps, E. G. Folsom and Platt R. Spencer.

He commenced work for himself at the age of eighteen, by organizing writing classes and writing cards. He was a very successful organizer hence the work was exceedingly profitable.

His first work as supervisor of penmanship was at Abington, Mass., in the public schools, and later on he held positions in business and public schools of Boston, Melrose, St. Paul, St. Louis, Cincinnati and Philadelphia always giving entire satisfaction and securing marked results. In his later years Mr. Preston has been connected with Adelphi Academy, Brooklyn, while for the past decade or more he has been supervisor of penmanship in the public schools of Richmond Borough, New York City, being the only person in the greater city to hold that title.

He is a constant and therefore consistent subscriber and supporter of THE BUSINESS EDUCATOR, his signature having been a familiar personality a quarter of a century ago—long before THE BUSINESS EDUCATOR was dreamed of, and he bids fair to continue in the good work a decade or two more.

His work fresh from the pen is better still than as shown herewith. Indeed many of our younger men would give a good sum to be able to do as well.

May his hand grow no less steady and his enthusiasm no less marked until he has influenced by his teaching many, many more thousands to write well.

HIGH GRADE PENMANSHIP.

1 Dozen Cards . . . . . 25 cents
1 Flourish . . . . . 25 cents
1 Scrap Book Specimen . . 25 cents
Lessons by mail Send 25c for our combination offer.

Scientific School of Penmanship
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Black and White by Zaner.

C. P. A.

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In return for a small outlay of time and money I can prepare commercial teachers or bookkeepers to increase their salaries from $200 to $600 per year. Write now for information and special rates. Have you read my articles on *Accountancy* in the September and October numbers of The Business Educator? It will pay you to do so.

R. J. BENNET, C. P. A.
Principal Business University.
DETROIT, MICH.

WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

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MANAGER
20 E. Gay St., **Columbus, O.**

It is our aim to assist both Commercial teachers, and those in need of them. If you are a Commercial teacher and want a position, remember we charge you nothing to enroll with us; it's free. If you are a Manager of a Commercial College, or Principal of a High School and need a Commercial teacher, let us help you, we will recommend only those who we think will suit you.

U. S. Com'l Teacher's Bureau, Chillicothe, Mo.
J. D. RICE, Pres. G. W. BECKLER, Sec'y-Treas.

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Recommends college and normal graduates, specialists, and other teachers to colleges, schools and families.

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We now (September 10th) have the following openings for commercial teachers to be filled:
One $1500 High School position.
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Ten positions paying from $900 to $1200.
Eighteen positions paying from $500 to $900.
We Need More First-Class Teachers
Continental Teachers' Agency,
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Free Enrollment if you mention this paper

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WARRENSBURG, MO. — RICHMOND, KY. — WRITE ANY OFFICE FOR BLANK — PENDLETON, OREGON

A Half Minute Talk To Business Educators.
All things considered this has been a good season and the indications are that a better one is coming. School principals and teachers should get in touch with us at once for next year. We hope you can get on without our services but let's be ready for the emergency.
UNION TEACHERS' BUREAU, No. 229 Broadway, New York.

IN SEPTEMBER Three of our members began work in new positions in St. Louis Business College, two in the Cleveland High Schools, two in University of Wisconsin, one in University of Nebraska, two in Pittsburg, and many more in all parts of the United States. What about your future? Will you not let us assist you? Free registration.
THE SPECIALISTS' EDUCATIONAL BUREAU,
Managed by R. A. Grant, Head of Com'l Dep't Yeatman High School, St. Louis. Webster Groves, St. Louis, Mo.

TEN MEN AT $1200 EACH

In August we placed ten men at $1200 and upward, and several at $1000, besides a number of men at smaller salaries, not to mention the lady teachers. Among positions filled were the following high schools: Augusta, Me.; Springfield, Mass.; Oil City Pa.; Utica, N. Y. And these commercial schools: Schissler School of Business, Norristown, Pa.; Metropolitan Business College, Chicago; Minnesota School of Business, Minneapolis; Yale Business College, New Haven, Conn.; Strayer's Business College, Baltimore; College of Commerce, Kenosha, Wis.

You who know anything about the school field will recognize at once from the list (only a fragment of the season's business) the high-grade character of the positions we fill. If we had had the right kind of candidates in sufficient number, we could have multiplied this record six-fold. In fact, to-day—Aug. 31—we have 20 vacancies, in both high and business schools, at $1000 and upward. Fully 75% of those who need high-grade help come first to us, and many go nowhere else. This is an exchange office for character and efficiency. May we serve you? Enrollment free; no charge to schools.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager — Prospect Hill, Beverly, Mass.

TRAINING SCHOOL
FOR COMMERCIAL TEACHERS

Commercial teaching offers exceptional opportunities for College, Normal and High School graduates and for High School and Public School teachers. Here is a field that is certainly not overcrowded, and there are many teachers who could easily qualify for commercial teaching who would immediately prepare themselves for this work if they understood the actual conditions.

Commercial teachers are at a premium at salaries far above the average received by teachers of other preparatory branches.

The normal training department for commercial teachers conducted by the ROCHESTER BUSINESS INSTITUTE is proving a decided success, but many more candidates are wanted for the attractive positions constantly offered to graduates of this institution.

A postal card will bring by return mail a copy of our new illustrated prospectus and catalogue, which gives a complete outline of the normal training department.

Fall term, September 8th to November 30th; Winter term, December 1st to February 28th; Spring term, March 1st to May 31st; special six weeks' Summer term, July 6th to August 13th.

High school, normal school and college graduates not familiar with the commercial texts require from three to four terms for preparation in subject matter and methods. An estimate of the probable time required in given cases can be furnished on information supplied through correspondence.

Rochester is widely known as one of the most desirable residence cities in the United States.

ROCHESTER BUSINESS INSTITUTE
ROCHESTER, N. Y.

Lessons in

Roundhand

W. A. Baird,
118 N. High St.,
Columbus, O.

INSTRUCTIONS FOR LESSON NO. 2.

We have in this lesson the remaining strokes used in the minimum letters.

I have given you a half line on the double turn the same as in the first lesson in order that you may have a chance to redeem yourselves for the mistakes you may make in your first attempt. Try to get both the top and the bottom turn equally round, and the shade heaviest at half the height. A good test for this exercise is to turn the paper up side down and see if your work looks equally well in that position. If it does not start in to remedy it.

The *e c o* and *a* contain the same principle and when one is mastered the others will come easy. The beginning stroke should be gracefully curved and made with a free movement, the shaded stroke should be made much slower, it is curved but not circular. Notice that the heaviest part of the shade is below half the height of the letter. In the *e* the second shaded stroke is made downward the shade being near the top. The hook on the *c* is made downward and the dot should not be shaded too heavily. The first shaded stroke of the *o* is the same as that in the *e* and *c*. The second shade is made after the letter has been completed. The *a* is similar to the *o* so far as the oval part is concerned. It is finished same as the letter *i*.

The letter *x* will be somewhat difficult, the heaviest part of the shade should be above half the height of the letter. The down stroke in the second part of the *x* is slightly curved. The main stroke of the *x* if turned upside down will make a good letter *c*.

The letter *s* will perhaps give you more trouble than the others. The up stroke should be more slanting than the up stroke in the other letters, this will make it easier to get the shaded stroke on the same slant as the other shaded strokes, the dot or blind loop at the top of the *s* should be somewhat higher than the other minimum letter. See that the dot at the bottom of the *s* does not cross the first stroke.

In writing the word see to the spacing, try to keep the down strokes equally distant. Good spacing will cover up more faults than any other one factor.

This lesson will conclude the large work. It was given in order that your faults would be more readily noticed than in small work.

Work hard on this and the first lesson as the minimum letters are used much oftener than the extended letters or the capitals.

Send in your best efforts on this work and you will not regret in the end the time spent in learning this style of script.

A BOUQUET OF RECENT ZANERIAN PENMANSHIP PEDAGOGUES.

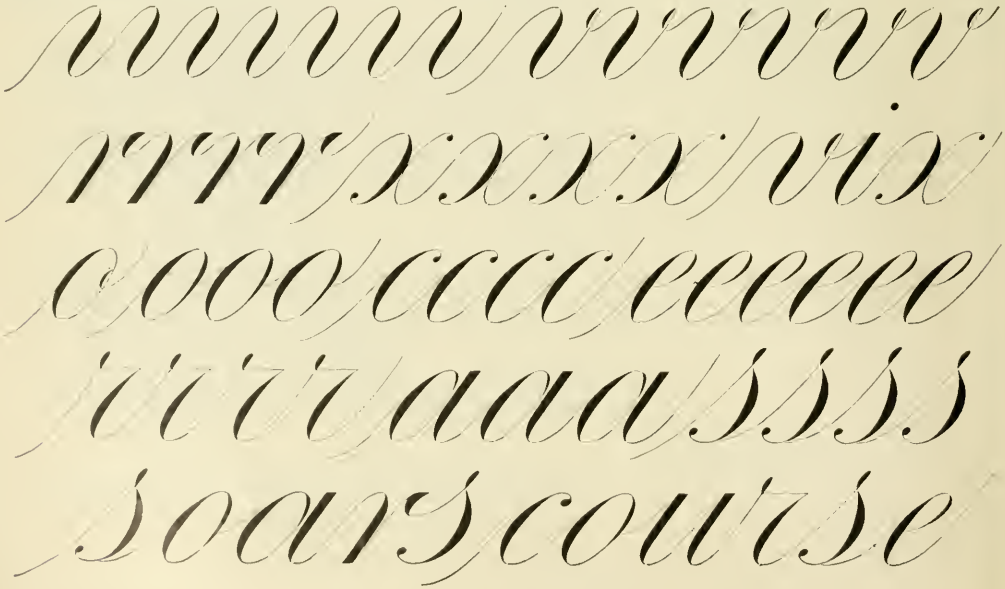
Miss Carrie L. Young, Supervisor of Penmanship, Jamestown, N. Y.

Miss Alice E. Curtin, Supervisor of Penmanship, Pittsfield, Mass.

Miss Kate Woods, Departmental Penmanship Teacher, Evansville, Ind.

Miss Nora E. O'Neill, Pittsfield, Mass.

Miss Cornelia Koch, Supervisor of Writing, Evansville, Ind.



HELP IN YOUR ADVERTISING

The summer campaign should do four things:

Find the student
Interpret his thoughts
Create the demand
Implant conviction.

For some years, in mercantile and school advertising, I have made a special study of the campaign. Perhaps I can help you. Anyway it won't hurt to write me.

I cannot attempt to write wholly new advertising for you, not knowing your exact situation.

My special service consists in strengthening matter in preparation — placing your ideas in effectual, convincing language and balancing the four elements first mentioned.

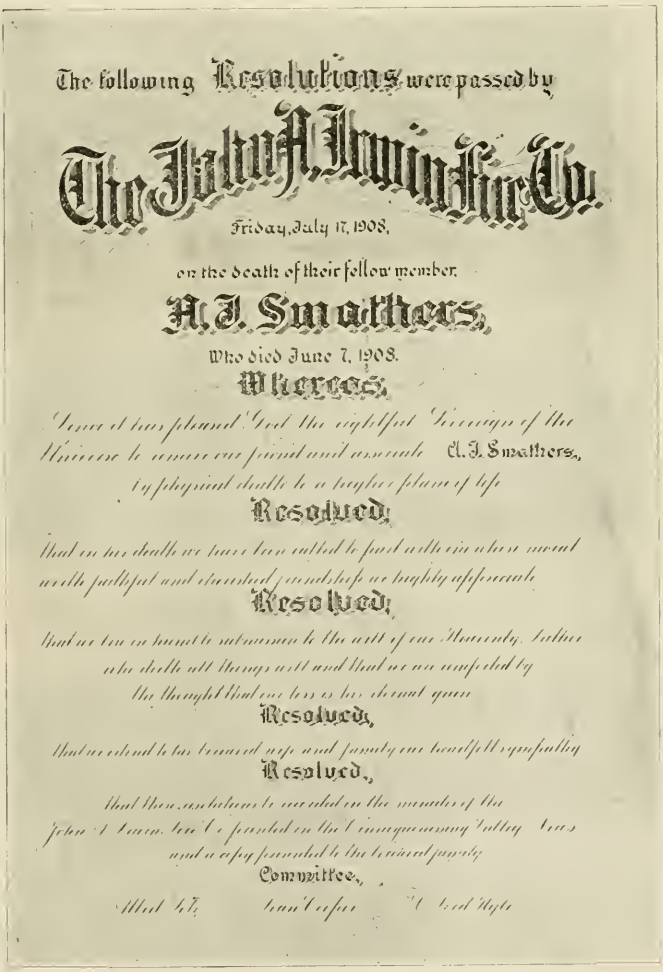
I have nothing to sell but ideas.

Those who have tested them find them worth money. "You have certainly struck the right cord in advertising" says a recent client.

There is no obligation in finding out. Write me all summer like this.

M. W. CASSMORE
2025 SIXTH AVENUE
SEATTLE, - WASH.

Mr. Dudley Glass, whose portrait appears herewith, is a Texas product of the year 1882, and of Hill Co. Seven years ago he attended a writing school taught by Houston Shipp and became an enthusiastic practitioner of the art of good writing. Three years ago he entered the Tyler, Texas, Commercial College, where he took up a course of bookkeeping and special penmanship. When his teacher resigned he was selected to take his place, which he holds with credit to all concerned. He handles from 200 to 300 pupils daily in regular class work, and he does it successfully as shown by the results he secures. Many of his students capture THE BUSINESS EDUCATOR certificates. Mr. Glass, therefore, although young, has demonstrated his ability to achieve success, and best of all, he has but barely begun and promises much more in the future. What Mr. Glass has done many other young men and women now attending commercial schools can do as well.



The following Resolutions were passed by

The John H. Irwin Fire Co.

Friday, July 17, 1908,

on the death of their fellow member,

A. J. Smathers,

Who died June 7, 1908.

Whereas,

[illegible] A. J. Smathers,

[illegible]

Resolved,

[illegible]

Resolved,

[illegible]

Resolved,

[illegible]

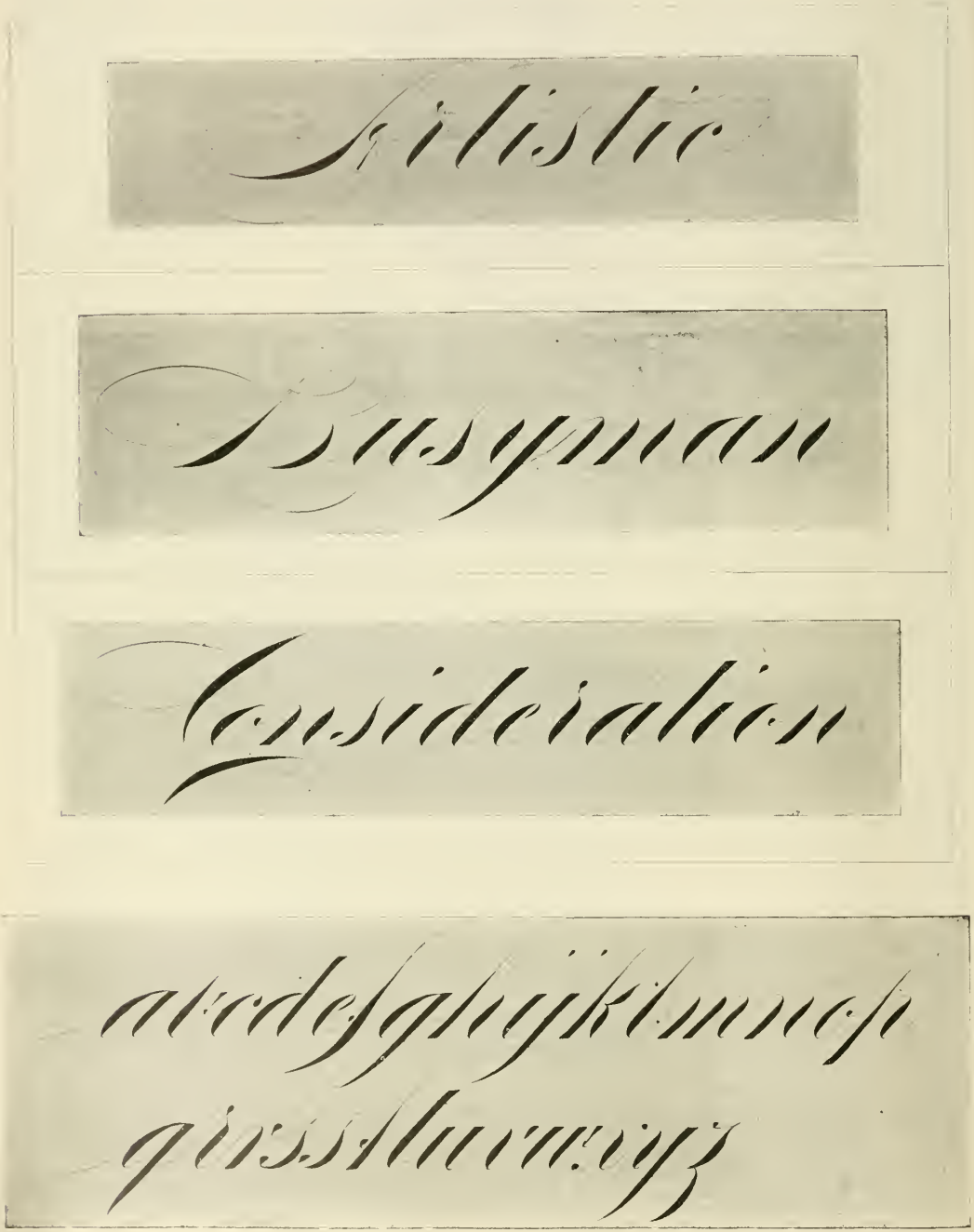
Resolved,

[illegible]

Committee,

By H. L. Darner, Asst. Teacher in the Zanerian. It represents about $12.50 worth of work.

Off-Hand Round Hand by L. Madarasz. Engraved nearly the same size as the original writing. This is truly inspiring work for all penmanship aspirants.



Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company

DES MOINES, IOWA

THE PIONEERS.

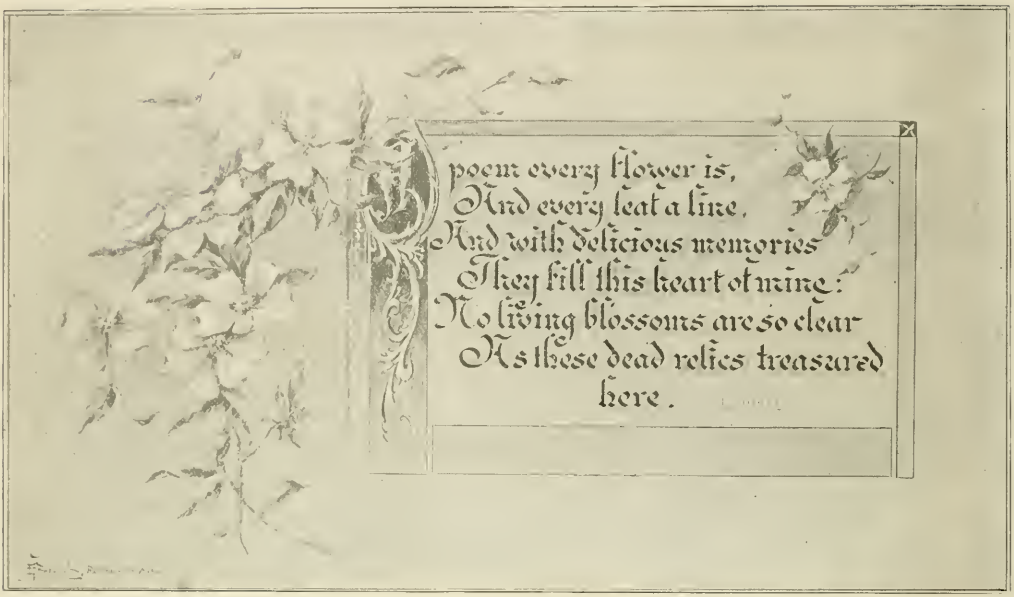
"They that missaid
These men, yet living, praise them dead."
We too shall praise, but not alone their ways
Of goal and ended toil.

Shall we recant
Like some pelf-mad communicant
And lose in greed, their full transmitted creed,
Of service to our day ?

We shall attain
Some measure of the tested strain
Of faith and hope, that trod the misty slope
Of barren, thankless soil.

So be our mark
Set far ahead beyond the dark
Of present days, beyond these dreary human ways,
Their deeds exalt alway.

—*Melvin Cassmore.*



DESIGNING
and
ENGROSSING
By
E. L. BROWN,
Rockland, Me.

For study this month we present a very neat and effective piece of engrossing, wrought in purple, gold and black on gray board. Make your design from one-third to one-half larger than the copy, and be very particular in drawing the wild rose decoration. Study color values carefully. It will be unnecessary to pencil any of the lettering in detail save the initial. The color should be handled freely for clean, transparent values. After the design is otherwise finished, mix up some Chinese white, and wash over the high light spaces, making the fine lines with a pen filled with white.

A unique and original design by H. M. Towell, Kingman, Ind.

Diplomas

For Business and Public Schools

I do diploma work for Harvard University, New England Conservatory of Music, all the Massachusetts State Normal Schools, etc. Your favors will receive my personal attention.

PRICES REASONABLE

Samples, Sketches and Estimates upon request

Frank W. Martin

100 Boylston St., Boston, Mass.

PENMANSHIP

Poor writers made good ones, and good ones made better.
Write for my book, "How to Become a Good Penman," and elegant specimens of penmanship, FREE.
F. W. TAMBLYN, KANSAS CITY, MO.

TAUGHT-BY-MAIL

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

BOOK REVIEWS

Powers & Lyons, publishers, Chicago, have very recently issued from their press a little pocket dictionary entitled, "Popular Dictionary" containing 25,000 words accurately pronounced and clearly defined. It is 3x5 3-4 inches in size and contains 203 pages. Cloth bound 25c. Black Morocco 50c. It is indexed, compactly constructed, with clear type and is therefore a serviceable little volume. Aside from the regular dictionary, it also contains a key to pronunciation, rules for spelling, 300 selected words of reformed spelling, together with much more valuable information needed every day by everyday people.

"The Natural Memory System," by E. D. Snow, Hornell, N. Y., is the title of a little but valuable booklet of 28 pages. It is exactly what its title infers, the natural memory system. It is not a mere device by which the memory may be taught certain tricks but is really the only safe, sure and sensible method of memory training,—the kind that is thoroughly educational and therefore philosophical as well as practical. Its truths are so simple and its methods so sensible that its results can not be other than practical if one will but follow its instructions.

Tinus Shorthand, by Willard I. Tinus, published by the Tinus-Harmon Pub. Co., 109 Randolph St., Chicago, Ill., is the title of the latest claimant in public favor in the shorthand line. This seems to be a very complete even though new system. It also seems to be a combination of the light-line and Pitmanic Systems. The author has gathered many valuable ideas from both systems of shorthand, and has as far as practicable, incorporated them in his new system. Mr. Tinus, the author, has had sufficient experience in teaching and in writing shorthand and in publishing a book devoted to dictation studies, etc., to get up and to publish a system far ahead of the average at least. Of course time will tell to a large degree as to the merits of the system, but from what we can see as presented in in this book and from what we know of its author we believe it has a future. The book is very substantially bound in cloth and contains 210 pages of type and cuts. The latter are skillfully written and well engraved, giving the book an artistic appearance. If you are interested in the latest in the shorthand field you will do well to address the author or publishers as above.

A Practical Course in Touch Typewriting by Chas. E. Smith, published by Isaac Pitman & Sons, 31 Union Sq. West, New York City, price 75c, is the title of a new edition of their widely used text on typewriting reviewed a year ago. The edition before us is adapted specially to the Oliver Keyboard. The book is substantially bound in art linen and board and contains 40 pages.

Pointers in PENMANSHIP
For Teachers and Pupils,
By D. W. HOFF,
Supervisor of Writing, Lawrence, Mass.

Fluency of action in penmanship, as in the performance of any other act, depends both upon the writer's mental and physical familiarity with the fundamental or basic form elements. That is to say the more familiar the mind and arm are made with the forms of the various letters, and combinations of letters, the more readily will the pen glide from word to word even though the subject matter may be new.

* *

Mal habits as to pen holding, movement, or the formation of letters are not replaced in a day by correct ones. If we do a thing 1000 times in a wrong way we must attempt it 1000 in the right way to reach the starting point again. We must then do it 1000 time more in the right way before we have grounded the right habit. This is of course but a comparative way of putting it. The spirit of the statement, however is literally true. Pupils should be made to realize this that through expecting too soon the impossible they may not become disheartened.

* *

Put yourself into a cheerful mood then "stay put." One look at a teacher's cheerless face is to the ambition of some pupils like a chilling draft from an open window on a rainy day—it is depressing. Moods are largely creatures of habit, subject to the will power.

* *

All mental wrestling matches in which the wills of the teacher and the taught appear in open strife, should be religiously avoided.

* *

"A teacher should be an interpreter."

* *

The distinctive differences between desirable and undesirable movements should be clearly impressed upon the pupil's mind at the very outset, while "habit is still in the gristle form," before it has reached the unyielding, bone like stage.

ATTENTION Bookkeepers, engrossers and all whose business requires writing. Do not deface your books or papers by scratching.
USE THE INK ERASING ELECTROSINE PENCIL which works instantaneously and does not abrade the paper. Writing disappears as if by magic.
No. 1 Extra Large 75c, No. 2, Medium 50c
No. 3 Small Size 35c.
V. E. MADRAY, 161 Nellsion St., Columbus, Ohio.

THE PROOF of the pudding is in the eating, and the merit of our books on the commercial subjects is proved by a careful test in the school-room. Every one is "full as an egg" of practical instruction. The subjects have been presented in an attractive manner and non-essentials omitted, thus enabling students to acquire a thorough business education in the least possible time.

Wide-awake principals and teachers are quick to recognize the superiority of our publications, and the fact that these books "make good" is proved by their continued use in the leading commercial schools.

We have "the" books on the important subjects of spelling, correspondence, and English for use in business schools and commercial departments of other institutions.

Our Practical Shorthand presents an ideal system in an ideal way.

The sale of the New Practical Typewriting (published last season) is unprecedented. It needs only to be seen to be appreciated.

The new Commercial Law (just out) makes enthusiastic students. The book is up-to-date, comprehensive, and well arranged for class-room use.

New Practical Arithmetic covers all the subjects, presented in such a way as to fix the methods firmly in the student's mind.

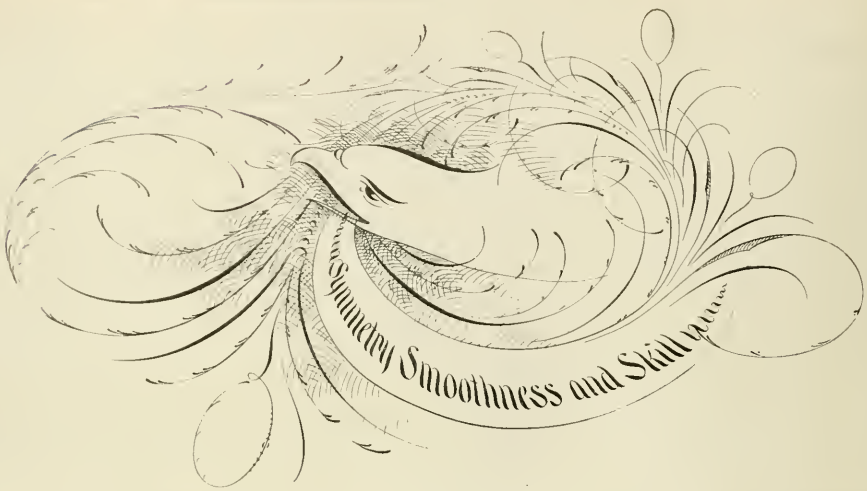
Practical Bookkeeping and Twentieth Century Business Practice develop competent and ***thinking*** accountants, at the greatest possible saving of the teacher's time. The text-book is published in three editions, to meet the needs of various schools, and the Business Practice is in five parts, each entirely independent of the others.

The Everybody's Dictionary is the most accurate, complete, and popular pocket dictionary on the market. We furnish it by the hundred, and in many cases by the thousand, to prominent schools in all parts of the country. A copy should be in every pupil's outfit.

Write us at once in regard to your needs. Interested teachers will be given an opportunity to examine these popular books without cost. We pay the freight. Illustrated catalogue free.

The Practical Text Book Co., Euclid Ave. and 18th St., CLEVELAND, OHIO

PRACTICAL TEXT BOOK COMPANY
CLEVELAND ~OHIO



By The Editor.

BECOME AN EXPERT

Have an expert knowledge of the art in which you are engaged and thus make penmanship interesting and facinating to your pupils

Secure a copy of Courtney's Method of detecting Forgery and Raised Checks. Facinating, interesting and instructive from cover to cover. Profusely illustrated with photogaaphic reproductions of famous forgeries

A dollar and a half brings it to you by return mail.

F. B. COURTNEY

Cedar Rapids Business College, Cedar Rapids, Ia.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c, Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

RESIDENT AND CORRESPONDENCE INSTRUCTIONS.
Lockwood Stoltz
ART SCHOOL
DESIGNING, CARTOONING, ILLUSTRATING

G. H. Lockwood, Instructor, 16 years, practical experience, author of FIRST course of this kind in America. 1892. Guarantee plan FREE TEST LESSON. Write today for full information and Free sample copy Student's Art Magazine.
Lockwood-Stoltz Art School, Dept. F, Kalamazoo, Mich.

CARD WRITING

My best is my bid for your business. I am prepared to rise or fall by the work I do.

One dozen cards written any style, **20c**
One neat scrapbook specimen, - - **10c**

E. H. McGHEE
255 Mercer St. Trenton, N. J.

At Portland, Oregon

my address until further notice will be care of the

HOLMES BUSINESS COLLEGE,
Portland, Oregon,

from which point I intend to do better work than ever. Anyone wanting artistic work of real merit should not fail to write me before placing his order. I do a wide range of art work, most anything from penmanship for reproduction to portraits in oil, and I feel that I can suit you.

J. S. Henderson

Formerly at 112 W. 61st, New York

DIPLOMAS

Suitable for all kinds of schools and colleges. Our new 16-page catalog tells all. Free for the asking. The H. & B. imprint on a diploma is a guarantee of artistic quality, correct usage, tasteful designing. DIPLOMAS MADE TO ORDER. Send for estimates and samples. Resolutions engrossed and illuminated.

DIPLOMA FILLING A SPECIALTY

HOWARD & BROWN - - Rockland, Maine

HOW ARE YOU IN FIGURES?

Do you want to know what is latest and best in Rapid Calculation? What would a series of eighty lessons to develop speed and accuracy in addition, fractions, billling, lumber measurements, practical mensuration, short cuts in multiplication, methods of proving addition and multiplication, interest, discount, pay rolls, financial statements, banking, etc., be worth to you? And if over 2,000 practice and illustrative problems were given in a form suitable for home study and practice, together with a letter of helps and suggestions, would you think it worth $5.00?—But the course will be sent to you

POST PAID for SIXTY CENTS

Send stamps or money order to

C. E. BIRCH, Lawrence, Kan.

Constant Advertising Pays in the Business Educator.

DON'T DO IT Don't take lessons by mail in Business, Ornamental writing, Card writing, or Flourishing, until you have seen my Special Mail Course Circular; mailed for 2c.

SEND 15c. for 12 plain white, black, royal blue or assorted color cards, or 20c. for 12 gray, white engravers bristol, size 2¼x3¾ in., written in my finest style. Mr., Miss and Mrs. cards, 20c. per dozen in finest engraved style. Card Agents Wanted. 1 and 2c U. S. stamps taken. Price list of penwork, 2c. Address, **F. E. PERSONS,**
445 Breckenridge St. Buffalo, N. Y.

PENMAN'S SUPPLIES.—Pens, Inks, Penholders, Envelopes, Practice Paper, Keepsake, Comic, White and Colored Cards. **Manual,** 70 pages all about these cards for 2c. Write for samples of my latest comic cards. New cards out every month. Agents make money selling my written and printed cards. Send for **prospectus, 2c.** You will find it easy taking orders for these cards.
Address, **W. McBEE, 19 Snyder St., N. S., Pittsburg, Pa.**

ESTERBROOK'S PENS

"Easy to write with, CORRECT DESIGN — UNIFORM TEMPER — Hard to use up." DURABILITY

150 STYLES

A 1 PROFESSIONAL
Fine pointed and elastic for card writing

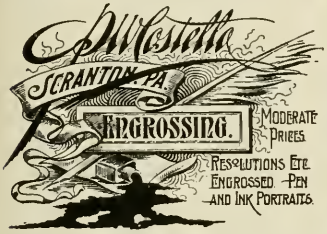
TEXT WRITERS
Made in 3 widths and with long point to both left and right

453 BUSINESS AND COLLEGE
With fine and extra fine points. Elastic and smooth writing

ESTERBROOK STEEL PEN MFG. CO.
26 JOHN ST., N. Y. CITY — CAMDEN, NEW JERSEY

College of Penmanship and Drawing

One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.



FINEST PENMANSHIP SUPPLIES OBTAINABLE.

PENS AND HOLDERS.

Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

Zanerian Ideal Pen—One of the best pens made for general penwork—business or ornamental. One of the best pens for beginners in penmanship. Gross 75c. ¼ gross 25c. 1 dozen 10c

Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For unshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

Double Holder for Soennecken Pens—Holds two pens at one time ..... 10c.

Zanerian Oblique Penholder—Hand-made, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

Fine Art Oblique Holder—Inlaid and fancy, hand-made, rosewood, and by far the most beautiful holder made. Nearly 12 inches long. 1 holder sent in a small wooden box $1.00

Excelsior Oblique Holder—The best low-priced oblique holder made. Many hundreds of gross have been sold.
1 holder 10c, 6 holders ..... $ .35
1 dozen ..... .60
¼ gross 1.35
½ gross 2.60
1 gross 5.00

Straight Penholder—Cork tipped and best for business writing, flourishing, etc. 1 holder 10c, 6 holders 40c, 12 holders 65c

CARDS, INK, PAPER, ETC.

Blank Cards—White bristol with finest surface for fine penmanship
100 by mail postpaid ..... $ .28
500 by express ..... .75
1000 by express 1.35

Black Cards—Best made for white ink.
100 by mail postpaid ..... $ .28
500 by express ..... .75
1000 by express 1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ..... $ .60
12 sheets by express 1.00
2 sheets by mail postpaid ..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.
6 sheets by express ..... $ .40
12 sheets by express ..... .70
3 sheets by mail postpaid ..... .50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.
6 sheets by express ..... $ .50
12 sheets by express ..... .75
2 sheets by mail, postpaid ..... .50

Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.
6 sheets by express ..... $ .50
12 sheets by express ..... .70
3 sheets by mail, postpaid ..... .50

Zanerian India Ink—A fine drawing ink and best for preparing script and drawing for photo-engraving.
1 bottle by mail, postpaid ..... $ .30
1 dozen bottles by express 2.00

White Ink—Very fine.
1 bottle by mail, postpaid ..... $ .25

Arnold's Japan Ink—Nearly ½ pint bottle by mail postpaid ..... $ .40
1 pint by express ..... .45
1 quart by express ..... .75

Writing Papers—All our writing papers are 8x10½ inches in size and contain 960 sheets to the ream. Ruling is faint and can be furnished wide (½ inch) or narrow (⅜ inch).
Extra fine 14 lb. white wove—
1 ream by express $3.15
½ " " 1.60
¼ " " ..... .95
50 sheets by mail postpaid ..... .55
Extra fine 12 lb. white wove—
1 ream by express $2.70
½ " " 1.45
¼ " " ..... .80
100 sheets by mail postpaid ..... .65
Extra fine 10 lb. white wove—
1 ream by express $2.15
½ " " 1.20
¼ " " ..... .70
100 sheets by mail postpaid ..... .60
Extra fine 12 lb. Azure (blue)—
1 ream by express $2.20
½ " " 1.20
¼ " " ..... .70
100 sheets by mail postpaid ..... .65
Extra fine 17½ lb. Wedding stock—
1 ream by express $4.50
½ " " 2.50
¼ " " 1.40
50 sheets by mail postpaid ..... .70
Medium Grade Practice Paper—
1 ream by express $1.70
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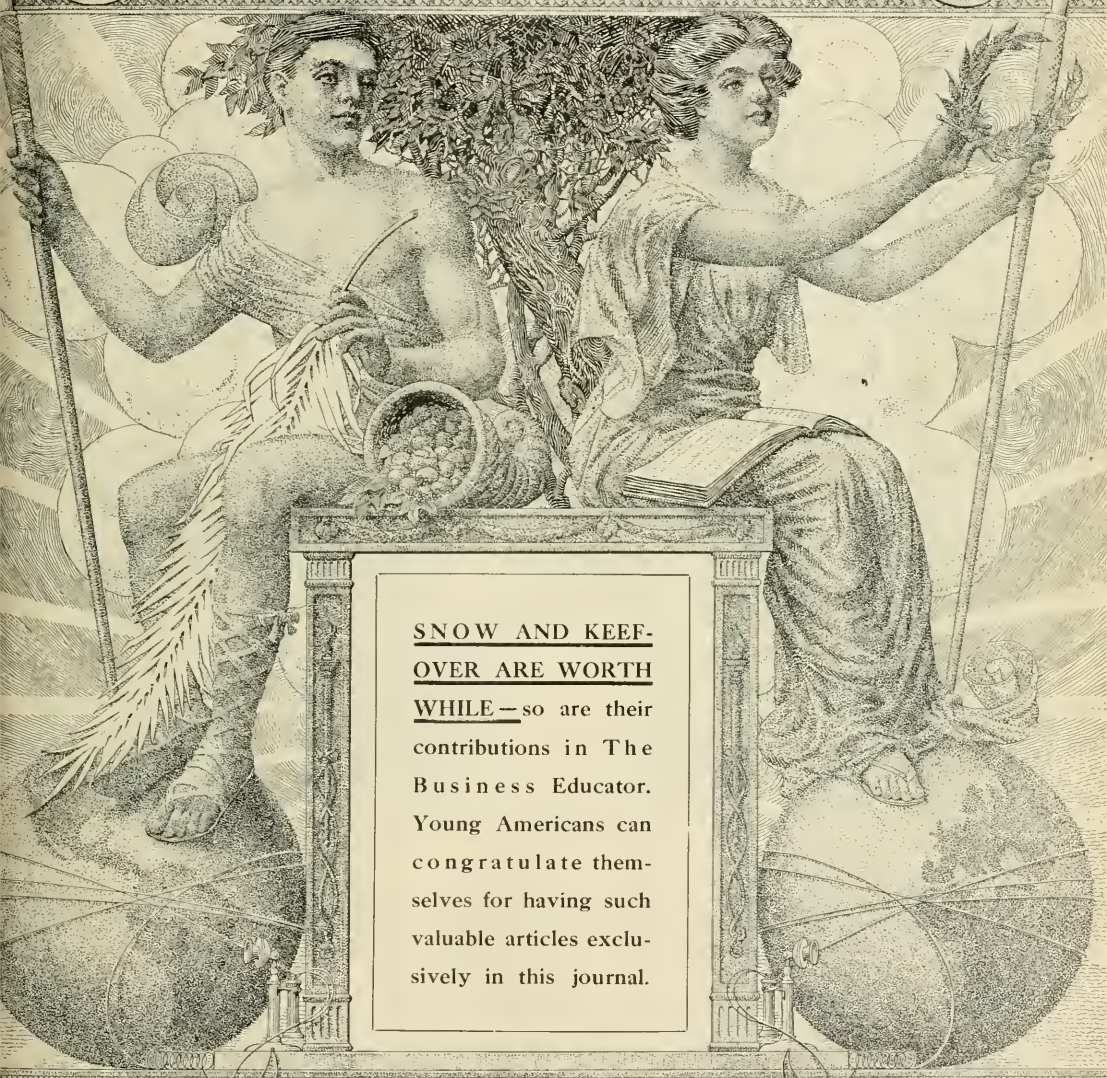

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Are you one of those who have been tricked by the *apparent* simplicity of some light line *scheme* because you were shown how easy such frequently (?) used words as *nap, kit, tincan, dingdong, lick, midge, fig, pig, Dave, tiff,* and some others, could be written only to later discover that when you tried to write REAL WORDS you had to take the pen around a course about like that taken by a child's

Fourth of July Devil Chaser?

If you are one of that numerous class, do not condemn all light line shorthand on that account. All light line shorthand is not built upon such Scientific (?) principles. **BEERS Shorthand** is not. All light line shorthand does not have that class of Intrinsic Merit (?). **BEERS Shorthand** has not. All light line shorthand is not burdened with such Sterling qualities (?) **BEERS Shorthand** is not, BUT—

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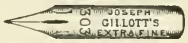

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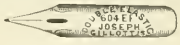

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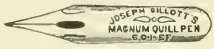

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The origin and development of Phonography are described more completely than has been attempted hitherto. To all shorthand writers the "Life" appeals with very special interest from the fact that it narrates the inception, the growth, and finally the universal acceptance of the system of brief writing based on phonetic principles which Sir Isaac Pitman invented and developed.

For the general reader, and to such as are especially interested in biographical literature, the life-story of Sir Isaac Pitman has many attractions. It covers the whole period of the Victorian Era, and throws vivid sidelights on the movements of the time, and on the lives of well-known personages with whom Sir Isaac Pitman came into personal contact.

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—*Elise Scott, Winner Gold Medal, Students' Championship Typewriting Contest, Philadelphia, April 18, 1908.*

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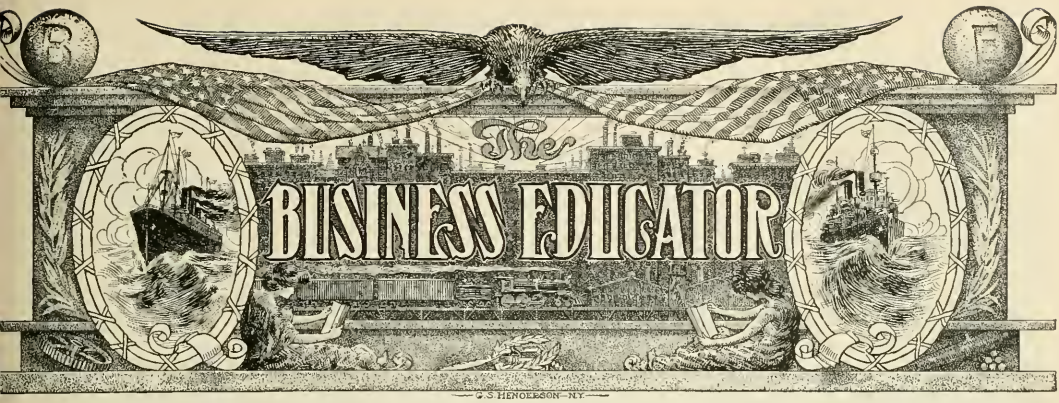

VOLUME XIV. COLUMBUS, O., NOVEMBER, 1908. NUMBER III.

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - Business Manager

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PROSPERITY RETURNING.

The reports that have thus far reached the office of THE BUSINESS EDUCATOR since the opening of the commercial schools of our country clearly indicate the return of that great and good friend of our race, better known as General Prosperity. From one or two places we received unfavorable reports, but we think these are due to the fact that the General has not yet had time to visit these portions of the country since his return. The improved conditions of business generally leaves no doubt in our minds that he has returned, and is exerting all of his powerful influence and energy to bring back what are known as good times. He is certainly in our midst and his presence has already benefitted us greatly. Where he has been and why he left us are debatable questions, and it seems that he refuses to divulge the secret. For some cause, probably mistreatment of some kind, he leaves us occassionally. and it may be that he refuses to return until he believes he will receive better treatment at our hands. We know that he is now receiving a royal welcome and we believe all will be more careful in dealing with him in the future, for the lesson he has taught us was certainly a severe one.

The conditions of commercial schools is a good barometer of business conditions generally. The commercial schools are now held in favor by all classes of people and if money is plentiful these schools should be crowded with student. If the enrollment is small, it simply means that parents do not have money with which to pay tuition for their sons and daughters.

All who are interested in the cause of commercial education surely have reasons for rejoicing, since the enrollment of students thus far this year is greater then was to be expected. This news is encouraging and productive of cheerfulness and enthusiasm. This ought to be the best year commercial schools have ever had, and we hope that it will be.

If it is, it will mean that the cause of commercial education will be advanced more then in any previous year.

Following are some of the reports recently received:

"Our enrollment is much better than last year at this time."

S. B. FAHNESTOCK,
McPherson College,
McPherson, Kans.

"We had a fine opening and indications for the future are flattering."

E. S. COOK,
Maryville Business College,
Maryville, Mo.

"School began Sept. 1 with an exceedingly large enrollment and the prospects are such that I believe this will be our banner year."

P. W. ERREBO,
Pittsburg Business College,
Pittsburg, Kans.

"Our August school business was over three times what it was a year ago. Where can you beat that these times?"

W. F. GIESSEMAN,
Bentel Business College,
Everett, Wash.

"Every seat in our penmanship department has been taken, and I have been obliged to refuse a class of about twenty owing to lack of room and time."

A. A. ERBLANG,
Com'l Dept. High School,
Quincy, Ill.

"Prospects look so good I shall employ an additional teacher this year."

H. G PHELPS,
Phelps Com'l School,
Bozeman, Mont.

"Our school is much better and larger than last year."

P. W. FREDERICK,
Mansfield-Ohio Bus. College,
Mansfield, O.

(Continued on page 15.)

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

IF I ONLY HAD A CHANCE.

The person who thinks that way, is a direct descendant of Lot's wife, and he is generally about as inactive as she was after the fatal glance to the rear.

The "no-chance" boy will be found on the observation platform of the last car of the train where he will frequently notice that he has been whisked by opportunities that some one else is prying loose and preparing to carry away with an ever-ready shawl strap.

There are thousands of opportunities on every hand but we fail to see them because we have our eyes glued to a Lick telescope looking into the "glorious past."

There were splendid chances for success fifty years ago, but comparatively few got a strangle hold on them, because the majority of the people had their backs turned and were gazing with longing eyes upon the "golden days" of 1800.

No smiling faced "Chance" singled out Abraham Lincoln and screamed, "Here am I, come and take me." O no. Abe had to get out a search warrant and go after Miss Chance in a determined, persistent way that has locoed a lot of near-sighted people into yelling "genius, what a genius."

Miss Chance is a very coy maiden who never throws herself into the arms of a suitor. You must go forth boldly, capture her and take her to your own home where you will "live happily ever after."

Frank A. Munsey has a magnificent property, in his magazines, worth several million dollars yet the "chance" that he saw he had to mortgage for thousands of dollars before the money began to roll in so he could lift the mortgage.

Do you know that over ninety per cent. of the business ventures are failures. That does not mean that ninety per cent. of the men who embark in business make a failure of it, because lots of men make scores of ventures and a few of them are successes prominent enough to wipe out all memory of failure.

A great many people with angle worm spines give up at the first reverse or serious proposition that confronts them, while others who believe in themselves and the value of hard work, do not know when they are licked, and as a result they win out.

"If I only had a chance." Honestly, now, what do you want? Would you like to have the government pension you for what you expect to do? Are you looking for work the way the tramp did—with a club, or would you like to have some philanthropic millionaire hand you a well developed Chance: in other words, would you prefer to have some one "start the gum?"

Thos. Edison began as a newsboy and studied telegraphy on the side. He took a position as a telegrapher and studied electricity on the side. He always did things just a little better than any one else and found that that opened the door to innumerable opportunities. History fails to record that he bemoaned the lack of chances: he was too busy qualifying himself for what the world wants and is willing to pay well for.

Any person who wants to rise in the world can do so. If you lack education and cannot afford to go away to school, you can have your training brought to your door by the mail carrier. If you qualify you can readily find a market for your ability, but the world holds out no welcoming hand to incompetence

Omit all "hard luck" stories, for they are self-confessions of indolence and they will excite contempt, not sympathy.

If there should be a reader of this article who feels that he has not had a square deal—a Chance to do things—I wish he would write me a full statement of the case and I will take pleasure in writing him a letter of advice such as I have given to thousands of young people and which I know, judging from results, has been of considerable value to them

The only object I have in writing these short articles is to awake young people to the tremendous truth that they can become what they will to become, and are willing to work for; that the ability to make opportunities lies within their own mind; that the Supreme Mind can take the tiniest seed within your mentality and develop a magnificent tree that will bear wondrous fruit.

Merge your wish into action and results will follow quickly.

CRITICISMS

If a * follows your criticism your work is about up to the certificate standard.

M. R. H., Ark. Your ink is muddy. Strive for a lighter line. Will look for considerable improvement in your writing next month.

W. R. S., Nebr. Very good. Send the ornamental writing to Mr. Wonnell. Study form and practice less.

C. W. K., Wis. Make top part of "P" smaller, especially in lesson 10. Review the second lesson. Glad to receive so much of your practice work.

S. E. S., Wash. Capitals too small for other letters; the ellipses will help you. Write larger. Success to you.

O. L. H., O. Learn to criticise your own writing by frequent comparisons with copy. Glad to know that you are an assistant in the bookkeeping department.

I. V. C., Tenn. Give close attention to position at desk, etc. By the time you complete your course you should merit a certificate. However, that will depend on you.

O. B. W., Ill. You need better grade of ink and paper. Watch finishing strokes. Try for a lighter line.

G. E. H., S. C. Very good. Your writing' however, lacks uniformity. Practice each lesson faithfully and you will be surprised at the results within a few months.

R. B. W., Pa. Letters look too stiff-like. Otherwise fine. Spend considerable time on the different movement exercises.

J. L. R., N. C. Form study is what you need. You will be surprised at your own improvement if you study form and do less practice work. Try it and tell me the results.

P. L. P., Ky. You crowd some of the small letters too much. I am well pleased with the quality of your paper. You ought to win a certificate this year.

B. M. P., O. Shows you are trying your very best—you haven't had enough practice in ellipses and movement drills. Why not try to win one of the prizes—especially the 2nd one?

E. C. P., O. You are on the right track. Keep on. Pull the whistle occasionally to keep the track clear.

J. M. M., La. You ought to attend some penmanship school. Some letters are too dainty. Surprise me with a specimen showing considerable improvement. Practice sheet O. K.

M. B., O. Your ink doesn't flow freely. I am waiting for your practice sheets. The only suggestion you need now is to follow instructions carefully.

F. E. Mc. D., Ida. Why not try to win in contest Number three? Practice each lesson until you, your-self, can see some noticeable improvement. Better get one thing real well than 100 not so well.

F. T. C., Calif. Glad to know the "quake" didn't scare you out of your interest in penmanship. Your writing lacks freedom, but you will overcome that in due course of time. Work nicely arranged.

M. C. W., Miss. A certificate will soon be yours if you follow instruction carefully. Would like to see some excellent ellipsis from your pen. Keep letters right on line of writing.

E. I. B., Tenn. Study form of each letter; have plenty of movement. Remember it takes a combination of movement and form for good writing. Keep on.

C. B., Tex. Thanks for your letter. The Spencerian is O. K. Do not shade in business writing. Wish that all were as ambitious as you are.

(Continued on page 14.)

Lessons in Business Writing

Penman, Blair Business Fred Berkman College, Spokane, Wn.

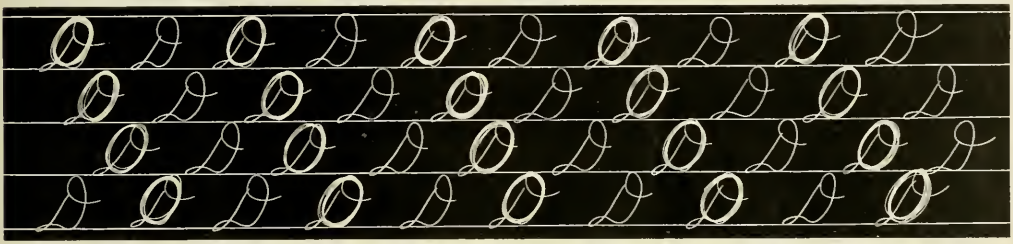
Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address by the 20th of each month. Then watch for your initials in these columns about five weeks later.

Lesson Twenty-one.

INSTRUCTION.—This is a combination of the letter D, the retraced ellipse, and letter O. It's really better than killing two birds with one stone—THREE, if you please. Make the exercise, complete, without raising the pen or checking the motion. Let "ease of execution" be your motto just now.

COUNT.—1, 2, 3, 4, 5, 6, finish (beginning with the first stroke in D and finish like O); or down, round, round, round, round, round, swing. REMEMBER we count for "down" strokes only in capital letters and exercises.

TWO POINTS.—Use the same movement in making letter and exercise. Study as well as practice is necessary for the best results in the shortest time

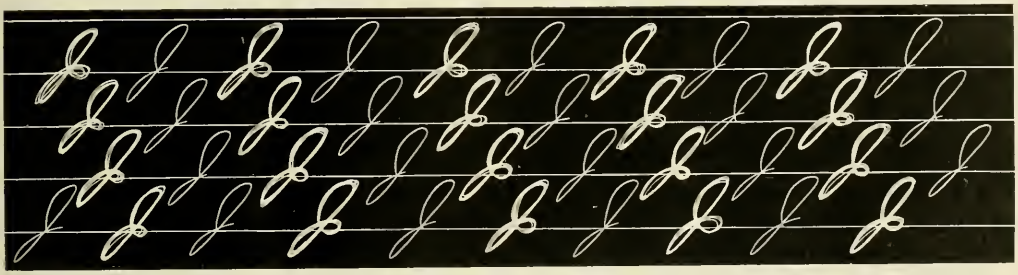


Lesson Twenty-two.

INSTRUCTIONS. You will note that the top part of letter J is a trifle larger than the bottom. It used to be the custom to make both parts the same in size—but the prevailing style and custom in the days of our fathers and fore-fathers won't work (always) in this day and age of keen competition.

COUNT.—Make the letter J as good as you can (keeping the pen down on the paper) and retrace four or five times—go in the same track. This is the count: 1, 2, 3—1, 2, 3—1, 2, 3—1, 2, 3—1, 2, 3. For the letter itself; 1, 2, 3; or up down, up; or start, straight, cross.

TWO POINTS—The first stroke should start right on the line of writing. Keep your eyes and ears open always—especially the eyes, and your writing will soon show a marked improvement.

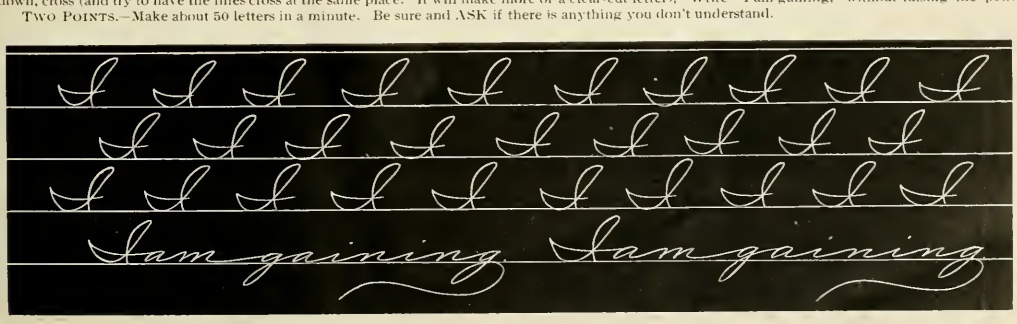


Lesson Twenty-three.

INSTRUCTIONS.— You will note that the top part of I is smaller than in letter J. Always study the shape or proportion (the width, height, slant, thickness) of letter before you begin to practice. It won't do you a particle of good to simply "blaze away." In short—THINK before you act.

COUNT.—Get in a good position before you begin to count or practice. When everything is in good running order—1, 2, 3—1, 2, 3—1, 2, 3; or up, down, cross (and try to have the lines cross at the same place. It will make more of a clear-cut letter). Write "I am gaining," without raising the pen.

TWO POINTS.—Make about 50 letters in a minute. Be sure and ASK if there is anything you don't understand.

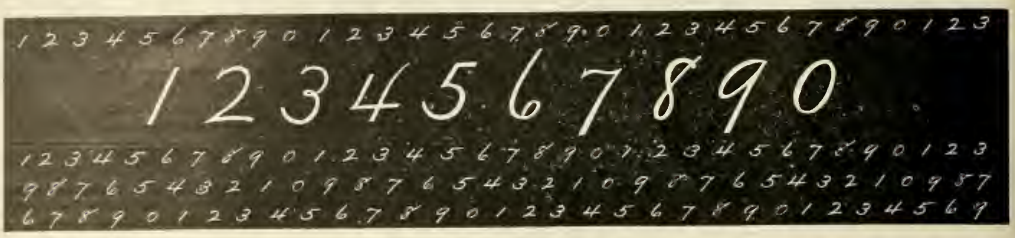


Lesson Twenty-four.

INSTRUCTIONS.—Only one lesson will be devoted to figures. Practice considerably on the figures—until you can make all with a graceful ARM MOVEMENT (easily, rapidly, well) and without the least hesitancy. As in copy, make a set of figures quite large in order to learn FORM.

COUNT.—Count for each figure as you write it. Bear in mind that the 7 and 9 are made longer than the other figures, and extend a little below the line of writing; the 6 "higher up" and starts with a straight stroke. Notice the last stroke in 4 particularly.

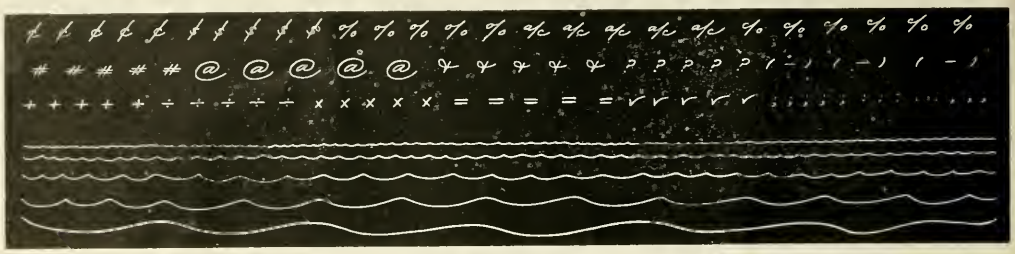
TWO POINTS. Make figures unmistakable. Thousands of dollars are lost annually (especially by large concerns) because of employee's inability to make legible figures so make figures *plain*.



Lesson Twenty-five.

INSTRUCTIONS. This lesson will be devoted to some of the many characters and signs used in writing. It's really a "short form" of writing certain words. It is well to know these characters and signs as they are very commonly used in certain lines of work and business—and custom dictates their use.

COUNT. The characters, below, stand for cents, dollars, per cent, account, in care of, number and pounds, (number when placed before figures, and pounds if placed after figures), at, and, question mark, parenthesis (with minus sign within), addition, division, multiplication, equality, check mark, semi-colon, colon, comma, and the "wavy lines" used in notes, drafts, checks, etc., to fill up any unwritten line or space.

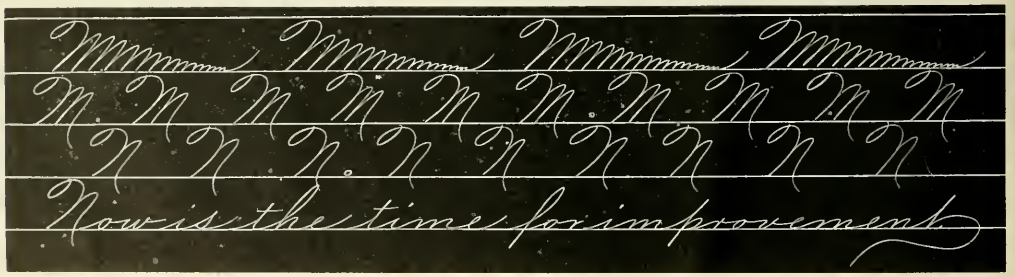


Lesson Twenty-six.

INSTRUCTIONS. Name the exercise the "*M & N diminishing exercises*" Note how rounding on top and sharp at base line. Try to equal or excel the copy before you try the next. It always pays to do things well—as good as the best. What do you prefer—quality or quantity.

COUNT.—Make about 15 downward strokes in the *M & N diminishing exercise*. For letter *M*—count four, 1, 2, 3, 4; or round, straight, straight, curve. Letter *N*—1, 2, 3; or start, down, swing; or one, good, *N*.

TWO POINTS.—Be satisfied with nothing but the best. Use Arm Movement while writing exercises, letters, words and sentences.

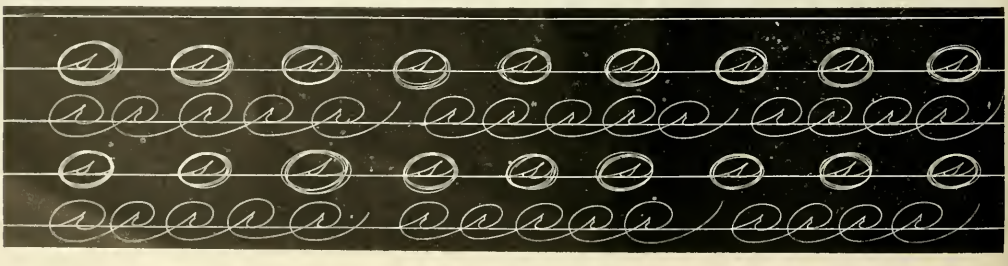


Lesson Twenty-seven.

INSTRUCTIONS.—How about your position, as well as the quality of paper, pen and ink that you are using? Wonder if the skilled workman cleans his tools when he gets through working. Better examine your foundation again before you build too much. A HINT—review the first lessons.

COUNT. For *S-and-circle-around* say—s, 1, 2, 3, 4, 5, 6. Don't be afraid about getting the lines tangled up. Say "git-ap" instead of "whoa." Then try the letter *r* with circle-around. Quite rapidly, please.

TWO POINTS. Don't be too sure about your own success. Improvement will follow intelligent and enthusiastic effort.

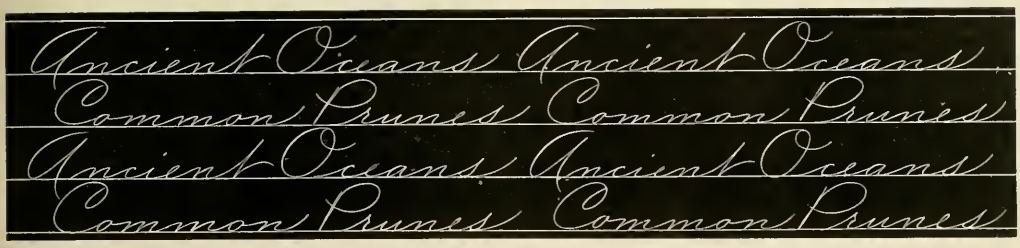


Lesson Twenty-eight.

INSTRUCTIONS.—This the first lesson devoted to words. Practice the words until you can write all as easily as the capital letters or exercises that have been given. There'll be plenty of sentence writing, and page writing, near the close of the series of lessons. As some one has wisely said: "Take care of the pennies and the $'s will take care of themselves."

COUNT.—In words and sentence writing it is well to pronounce each word as it is written. If that becomes monotonous, invent some other way of counting or keeping time. Always be on the alert for something practical, progressive, serviceable and up-to-date.

TWO POINTS.—If you are sleepy, rub your eyes; if lazy—no cure. Hold blotter with left hand, and an inch or so below the line of writing.

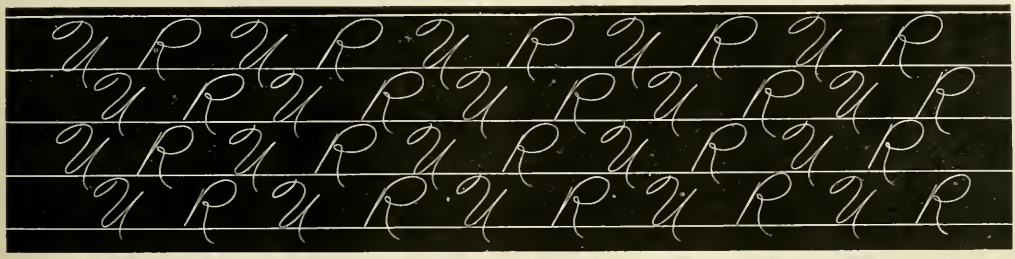


Lesson Twenty-nine.

INSTRUCTIONS.—Two letters—*U, R, R, U*, (read it any way you want to)—, each made by the count of three. Note the resemblance in the finishing strokes. Make each letter without raising the pen. If you don't remember "about" how many letters should be written in a minute,—"look it up" in previous lessons.

COUNT.—*U*—1, 2, 3; or round, down, curve. *R*—1, 2, 3; or down, round, swing. Keep thinking about what you are going to write or you are liable to get 'em "mixed up" occassionally. Keep paper in correct position.

TWO POINTS.—Better to make one real good letter than ten poor ones. A good plan is to file specimens of writing for future comparison.

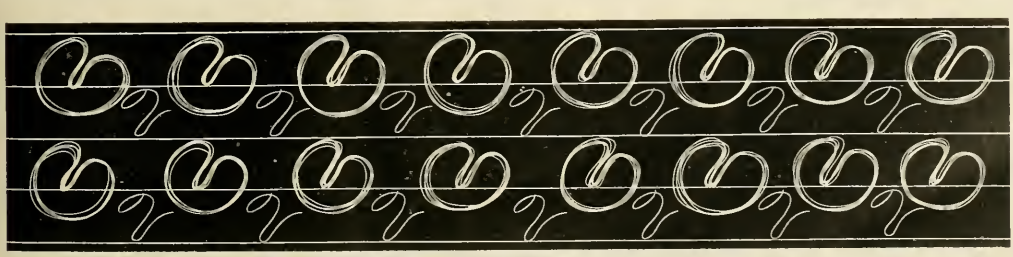


Lesson Thirty.

INSTRUCTIONS.—Here's the exercise that looks easy—until you try it. Call it the Capital V tracer. Begin as in letter V, keeping pen down on paper, and retrace four or five times. Avoid covering too much territory in making the exercise. The more you practice the exercise the better you'll like it.

COUNT.—1, swing, 2 swing, 3 swing, 4 swing, 5 swing. Or, down, round, down, round, down, round, down, round, down, round. Keep both parts about the same in size, but the second part lower down. Study copy carefully.

TWO POINTS.—Master the exercise and a Certificate will soon be looming up in the distance. Keep both feet flat on the floor, uncrossed, and left foot forward.



Lessons in Practical Business Writing

R. C. KING

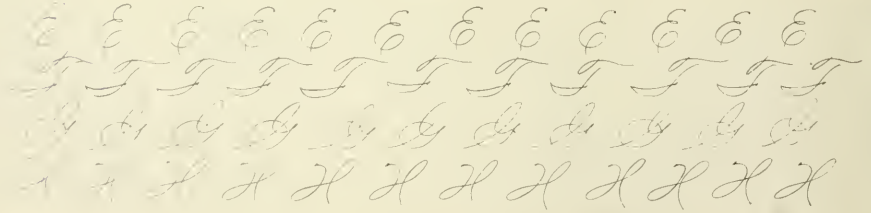
2851 OAKLAND AVENUE MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

PLATE 32.

PLATE 33.

PLATE 34.



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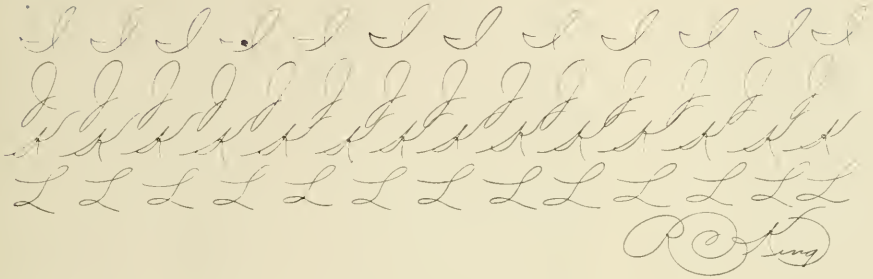

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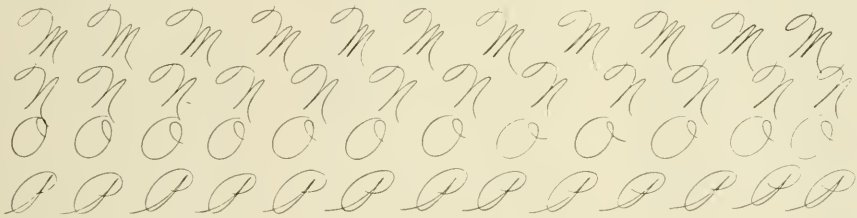

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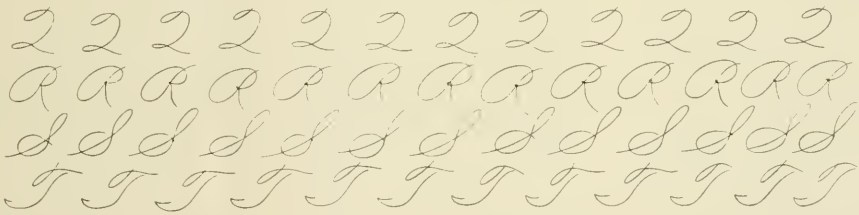

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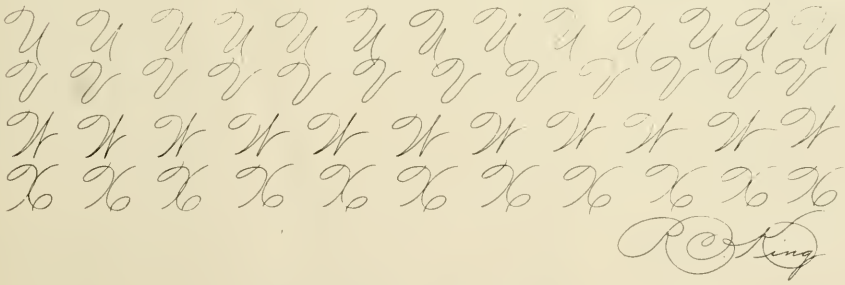


Criticisms Continued from page 8.

J. H. J., O. Well pleased with arrangement of work. Watch margins, however. Make "P" a little wider according to height.

R. N. T., N. Y. Better write on ruled paper. Do not neglect the movement exercise work as this will give your writing more strength.

H. K., Okla. Your loop letters are too tall and down strokes too straight. Movement shows up fine. Now study form.

E. R. T., Wash. Practice more on ovals and ellipsis. You are making a good start. Follow instructions carefully.

J. V. R., Pa. Your letters fluctuate too much in size. Write slower and compare your work with the copy quite frequently. Come again.

A. E. M., Pa. Keep right down on line. Some of your capitals are very good; others are not so good. You will make it fine if you follow instructions carefully.

J. C. R., Minn. Letter "J" in signature slants too much. Your practice page is one of the best received so far. You should feel encouraged.

C. S. F., Miss. Some letters are altogether too large, especially the capitals. Concentrate your thoughts, efforts and energies on "form" and you'll win a certificate within a few months.

A. W. V., Conn. Your movement is not yet free enough. A daily drill on the ellipsis will help you very materially. Your signature is O. K.

G. B. G., Colo. Your specimen ranks at the head of the list in contest No. 1. You should try to win a professional certificate during the year. Send me work regularly.

V. E. M., Ohio. Your letter shows you are a student of writing. You should have daily criticism. Send me considerable practice work.

J. W. M., Ark. Put in most of your time on the first four lessons; they are really the foundation of business penmanship. I like the tone of your letter.

G. D. R., Va. Your work is very business like. Try to make letters more uniform. Learn to criticise your own writing.

E. B. F., N. Y. Several letters too flat. Make letters taller and writing will be more legible. Watch your "e."

E. A. T., Wash. You need a stronger line. Use less finger movement. Let the arm do the work.

K. T., Iowa. Line a little heavy; ink muddy. Send me specimens of all lessons given. Fine "T" in signature.

D. M. D., Wis. You are using too much wrist movement. Omit shading entirely in business writing. Practice and study will make you a penman.

A. R. L., Ohio. Good movement. Well pleased with your writing. Better ink is what you need in your case.

F. B. E., Iowa. You have the ability, I believe, to become a very fine writer. Will watch your progress with much interest. Come regularly.

C. H. M., Mich. Review lessons one, eight and ten. Success will crown your efforts if you do your part. Will you do it ?

W. R. F., Ohio. Letters appear a little crowded. Practice each lesson until some substantial improvement is shown. You are trying hard.

H. W. S., Ohio. Try to win a certificate by Christmas. Daily practice of the right kind will do it. Now, it is up to you.

W. A. N., Ark. You should develop the artistic nature that you possess. Do not forget to master each lesson. Stay with one copy until you know it well with eyes closed.

E. B. B., Pa. Review the first five or six lessons every day for some time. You are ready to begin work as soon as you get a good foundation. A good foundation always pays.

H. T. K., Wyo. You are making a good start. Writing on ruled lines would help you. No pecial criticism.

F. C. K., Texas. Your writing seems a little cramped. Try writing larger and use more movement. You will make it all right.

J. B. W., Kans. Many words are too far apart. Keep loop letters the same in height. Good movement.

F. C. N., Iowa. Better quality of ink will help you. Letter "I" too sharp at the bottom in many letters. Practice considerably on the ellipsis.

J. E. P., Canada. Work nicely arranged. Study slant of letters. Best work received so far from Canada.

E. S. B., Ind. Small letters too near together. Put double time on lessons in the October BUSINESS EDUCATOR. Do your very best and a good hand writing will follow.

L. L. W., Tenn. Pay more attention to finishing strokes. Second : Study relative size of letters. Some fine characteristics in your writing.

J. F. S., Kans. Too much water in ink. Considerable practice on the ellipsis will have a tendency to make your writing appear more rounding. It will also help in the strength and quality of line.

G. V. F., Ohio. Too much finger movement used. Very good otherwise. Send me considerable practice work each month.

C. H. M., Mich. Your writing has Zanerian characteristics. The extended loop letters are too short in comparison with other letters. Some letters fine.

B. M. P., Ohio. Shows you are trying your very best—but you have not had enough practice on the ellipsis and movement drills. Why not try to win one of the prizes, especially the second one?

New Matamoras, O. No name on your work. *m* and *n* too sharp. Capitals are very fine. You are doing exactly the right thing by reviewing the lessons in the back numbers.

R. L. H., Cincinnati. If you are working for the Professional Certificate you should try to write slower and more accurately. You already have a fine business hand.

A. W. S., Philadelphia. Watch the base line. Study last part of *k*. *E* is poor. Practice it. Work some on Mr. Berkman's lessons.

J. R. B., Ill. Send ornamental work to Mr. Wonnell. This paper is not the best for ornamental writing, although it will do very well. No criticism on your work. Very good indeed.

T. H. McK. You are working on something entirely too difficult for you. You have not thoroughly mastered Mr. King's beginning lessons. You can do nothing with these lessons until you do.

H. W., Pa. Your writing is the best received from your town. Why not try for a Professional Certificate this year. Let the good work continue.

G. S., O. Very good way to send specimens—as you did. Letter *O* wasn't made fast enough. You have no reason to feel discouraged.

R. H., O. Try to hit the base line with each and every down stroke. That will keep the writing more in line. Your writing is very plain.

V. B., Ind. You need to put in two or three weeks' work on the first and second lessons. Master each lesson as you go along. REMEMBER more practice on the ellipses.

H. N. C., O. You, too, have slighted the ellipses somewhat. Put a great deal of time on the September and October lessons. Strive for more force in your writing.

G. V. F., O. You have done real well on the first eleven lessons. Avoid using the fingers too much. Can't you send me some fine penmanship design?

H. H. P., Ia. The arrangement of your work is very good, indeed. You should be headed towards Columbus some of these days. Ink is too thin.

J. B. W., Kans. Allow me to congratulate you on the appearance of your letter. Your writing will soon be up to the same standard if you keep on working faithfully as you have begun. Don't work too hard.

D. M. K., Wis. You have not mastered the ellipses. Quality is better than quantity—and it's certainly true in writing. Keep going.

G. S., O. Your specimen will be filed with some of the best received this month. What a pleasure it is to examine neat specimens. Study slant of letters.

G. E. H., S. C. Start first stroke of letter *C* with a circular swing. You did real well on lesson nine. Try to do as well on all lessons.

J. G. P. M., Can. A little too much of a hurry. Write slower and study form of each letter. Practice less—but study more.

W. H. M., O. Doing nicely. Glad to see that you are so careful with punctuation marks. Will watch your progress with much interest.

J. G. R., Pa. Pleased with your work submitted. Review lesson six. Leave more space between letters and increase speed.

G. A. Coggan, Mich. Capital *R* rather small in comparison to other letters. Decide as soon as you can and let me know what prize you will try to win.

V. E. H., Wis. Omit shading entirely in business writing. If you are really interested in writing, the hour that you devote to writing will be a pleasant one. Are you a home student?

D. B. J., Ky. Practice more on the compact ellipses, two spaces high. Lesson 8 needs a thorough review. Letters *C* and *P* are made fine.

H. B. R., Pa. You are starting out nicely. Do you use much finger movement? Watch extended loop letters.

H. K. Okla. Work quite systematically arranged. Well pleased with your work. Lesson 10, however, needs more attention.

E. H., Wn. Your writing looks as natural as ever. Which contest will you compete in? Send me specimens each month.

H. E. M., Pa. You use the fingers a trifle too much in certain letters. Try to learn the pure arm movement. Watch spacing between letters.

F. P., Mo. You will need to review all the lessons. Strive for more movement and freedom. Good writing must possess movement and form combined.

D. B. H., Ky. Did you get the letter sent you? The quality of your paper is O. K. Keep capital letters within the space—some of your letters are too small.

W. R. F., O., Ellipses O. K. Your *O* a little too tall for its width. Letters of this nature should be made in the proportion of 2 to 3 2-3 as wide as tall.

A. M. J. L., Ont. You seem to be a little afraid when you make the *A* tracer. Evidently not enough confidence in your own ability. Better ink would help very materially.

F. C. R., O. Your writing is quite plain. More movement would help in appearance. Try it and let me know the result.

C. L. Y., O. A very neat specimen indeed. Study form very particularly. Some letters seem a little flat—not tall enough.

R. D. M., Mo. Well pleased with the ellipses. Why not send in some penmanship design to compete in the second contest? Lesson 10 finish letter with graceful swing, pointing upward and to the left.

R. C. L., Okla. Watch margin on paper. Appearance always shows up first. You will make it all right if you follow instructions carefully.

C. S. F., Miss. Good quality of paper. Red ink, however, should not be used. You need to study form more than movement just now.

G. A. E., O. Glad to receive so many specimens from the Marietta Com'l College. You have had good training heretofore. Keep margins straight on both sides of paper.

V. B., Ind. Your writing lacks freedom. The first five lessons should demand most of your attention just now. Send me only your best work.

W. S. F., Ida. Your writing has not deteriorated the least. The work that you are doing in the bank is surely "right along your line." Why not try to win in the second contest. *

E. A. T., Wash. You make fine *A's*. *C*, however, lacks freedom. Review lesson six thoroughly.

A. G. M., R. I. You have plenty of movement but not form. Practice each lesson until you can make it practically as good as the copy. Watch punctuation marks.

P. L. P., Ky. Ink is too pale. Good quality of paper, however. Lessons five and eight need more "fixing."

R. N. T., N. Y. Your work is very systematically arranged. In fact, it compares well with the best received. No special criticism.

L. H. L., O. Thanks for first specimen. Notice beginning and ending strokes particularly. Be sure you always write while in good position.

A. M. J. L., Ont. Try using a finer pen. It will have a marked effect on the appearance of your page writing. Send me specimens of all copies.

T. Wm. T., Ont. Extended loop letters need attention first—in your case. Watch the little things in writing and the big things will take care of themselves.

N. S. S., Tex. Well pleased with your fine lines. For accurate work, however, study form. Thanks for stamps sent me.

J. E. P., Wash. Work on the eleventh lesson is O. K. Try to do as well each month. Well pleased with arrangement.

L. S., Mich. Ink isn't mixed well. Why not try to win one of the prizes? Let me know which one you wish to contest in.

F. H., Ore. All lessons O. K. except No. eight. Review lesson and then get ready for the next number of THE BUSINESS EDUCATOR.

M. R. H., Ark. You write quite a strong hand. The specimen was written with an old pen. Study arrangement of work on page.

J. L. R., N. C. Be sure and send the other seven lessons. You raise the pen too often. Watch beginning and finishing strokes.

J. B. W., O. Count the number of letters written on each line. Keep margins straight on paper. You are writing too rapidly.

E. W. C., Mass. More movement in your writing would help in appearance. Do you use your fingers in arm movement writing?

E. C., Pa. Your writing possesses some good characteristics. Avoid using fingers too much. Watch finishing strokes.

Z. C., Minn. You have made a good start. Review lessons one and three and then get ready for lessons in the October BUSINESS EDUCATOR.

L. L. W., Tenn. Tip the indirect compact ellipses a little more—if you can. *A*, *O* and *C* look good. Avoid writing too rapidly.

E. R. T., Wash. Some of the work shows up well. The indirect ellipses are not made as well. Always practice what seems the most difficult.

H. W. S., O. More practice on first lesson. Also lesson eight. If you are willing to pay the price—study, practice, care—you will succeed.

M. M. R., Ky. Are you using pure Arm Movement? Keep pen down on paper while writing words unless words are too long. In short—avoid raising the pen too often.

C. D. B., Va Practice considerably on the ellipses. Try for a lighter line. Watch spacing between letter

E. H. M., N. J. Your work is some of the best received. The first loop in capital *C* is a trifle large. Daily personal criticism would help you wonderfully.

L. M. N., Me. Small letters are too large. Keep close to base line. Study form.

C. W. B., Tenn. Your practice page shows up quite well. Review the ellipses—especially the indirect compact ellipses two spaces high.

G. P. B., Pa. Bring down the second stroke, or swing, lower down in the A Retracer. Exercises in lesson six are too tall for the width. Other work fine.

J. C. J., Ga. Will look for improvement in your work next month. Do not neglect the first few lessons. You should try to win a Certificate this year.

W. H. D., Mo. Good work. Better write on ruled paper. Do you possess a Certificate?

A. E. C., Pa. Watch slant of letters. No other special criticism this month. Send me work regularly.

H. H. P., Ia. Let me congratulate you on the quality of paper you use. Practice each lesson faithfully and you will make it all right. However, do not be too certain about your own success.

T. G. B., Mo. Small letters fluctuate too much in size especially *a*, *m* and *s*. Learn to criticise your own writing and you will not need much instruction from others. Good start.

J. E. W., Kans. Starting out nicely. A suggestion—Capital *A* a little larger. Lesson ten fine.

C. W. A., Pa. Some very neat work, indeed. Wish that all would send in work as systematically arranged.

O. L. H., O. Second part of letter *P* not round enough. Compare your work with copy quite frequently. You are on the right track.

F. B., Ill. Ellipses O. K. You should try to bring your writing up to certificate standard within a couple of months. Send specimens of lesson eight. Work hard.

G. E. A., O. Note instructions carefully in lesson seven—more space between first loop and upper left hand corner of letter. Write slower.

H. T. E., Wym. Avoid shading down strokes in making ellipses. Lesson eleven needs more attention. Others O. K.

M. B., O. Practice, practice, practice. Try for a lighter line and do not give up. Your work shows that you have ambition.

J. V. K., Pa. Why not omit using finger movement entirely in business writing. Review lesson six and eight. Are you using a blotter?

A. G. M., R. I. Study proportion of letters, i e, relative width and height. It is much better to practice on one thing until it is mastered than to skip about practicing several things.

J. G. B., Kans. Perhaps you are using wrist movement instead of whole arm movement. If you can, cultivate more of a round, rolling movement.

E. C. P., O. Lesson No. 2 is excellent. No 10, however, is not up to your standard. You ought to make it O. K.

M. E. C., R. I. No special criticism on specimens sent. Follow instructions and a good hand writing will be the result. Send specimens as early as you can each month.

O. B. W., Ill. You have omitted lesson one. That is really the foundation for good business writing. Use better quality of paper.

R. H., O. First specimen shows up quite well. You ought to win a Certificate within a short time. Have a certain time each day for daily practice in penmanship.

J. C. H. W., Mo. Your ink is not mixed well. Make the bottom of letter C wider. Compare your writing with copy quite frequently.

E. H. T., Wyo. You have a fine line. Make small letters a little taller. When letters are too flat, it makes writing illegible.

T. J. Tenn. You are starting out nicely. What you need is daily practice as well as continual study of excellent specimens. Some letters are fine.

M. M., Tenn. To write faster would help you. Watch spacing between letters as well as words. Come regularly.

T. A. J., Tenn. You need not spend any more time on the ellipses. Make the *A* tracer a little faster—*P* wider. Work well arranged.

M. M. R., Ky. Words "arm movement" shows that you practice what you preach. Whenever you start to practice, begin on some movement exercises first. *C* is not quite as free as the other letters.

G. F. J., Ida. All down strokes should be in same slant. Watch this little "point" very closely. Try to get more daylight in small letters *e* and *L*.

E. B. B., Pa. The exercises in lesson 4 and 6 are, as a rule, too tall for their width. Do you notice that? Watch slant in letter *B*.

C. C. G., O. Your writing shows "spots" due to poor quality of ink and considerable dust in it. The copy slips sent, show up better.

E. S. B., Ind. Did you notice the instructions carefully in lesson 4? Bring down second stroke more in the A tracer. The other work is O. K.

A. W. A., Conn. Your method of sending specimens is quite unique. Have you won a certificate? A personal letter from you would be appreciated.

G. C. B., Mo. Avoid all extra lines in business writing. Keep close to base line and watch spacing—distance between letters as well as words.

E. J. M., N. J. Larger writing, I believe, would help you. Try making the ellipses 3 or 4 spaces in height occasionally.

T. A. H., Ind. Lessons sent are up to standard. Be sure and send other lessons next time.

L. A. N., Pa. Your sentence writing is very plain. Always try to write with a free arm movement and you will not get tired as quickly. Using good quality of paper.

Prosperity Returning Continued from page 7.

"The school year has opened up in excellent shape with us. The prospects are for a larger school than ever before."
J. E. WEISS,
Kansas-Wesleyan Bus. College,
Saline, Kans.

"Our school opens with an increase of two-thirds over last September, a very agreeable indication of the times, inasmuch as last year more than doubled the number of the previous year."
W. J. STILLMAN,
Northern Business School,
Watertown, N. Y.

"Prospects are very encouraging for the coming year."
M. C. NIXON,
Nixon Com'l College,
Austin, Texas.

"Our enrollment at the opening of our fall term is very encouraging, and the indications now are that we will have the largest enrollment this year that we have ever had."
G. E, KING,
Cedar Rapids Business College,
Cedar Rapid, Iowa.

"Business has been exceptionally good with us so far this month, and indications points to a very successfvl school year. I believe we shall have as large a school, if not larger, than last year, which is gratifying at this time owing to financial conditiions."
T. B. BRIDGES,
Heald's College,
Oakland, Cal.

"I am pleased to inform you that prospects here for the coming school year are excellent."
W. R. HAMILTON,
Toland's Business University,
Mason City, Iowa.

"School started off with twice as many in attendance on opening as I expected."
D. M. KEEFER,
Beaver Falls Com'l College,
Beaver Fall, Pa.

"The Horton-Large Business Institute opened with an idcrease of 25 % over last year. We are working for a high grade school. All of the teachers are specialists."
E. H. MCGHEE,
Horton-Large Bus. Institute,
Trenton, N. J.

"Fall enrollment good in all of my schools; far ahead of my expectations."
L. A. ARNOLD,
Central Business College,
Denver, Colo.

"The business department has an enrollment of one-third more than in September, 1907."
C. A. WESSEL,
Highland Park College,
Des Moines, Iowa.

"Despite the present hard times we have a large enrollment, greatly increased over that of last year."
C. O. MILLER.
Douglas Business College.
McKeesport, Pa.

"We have opened with the largest school we have ever had."
A. A. KUHL,
Georgia Normal and Bus. Inst.,
Douglas, Ga.

$290.00 Portland, Me., Mar. 4-'07.
First National Bank
Pay to H. W. Foote & Co or order
Two Hundred Ninety Dollars.
F. B. Cameron.

$219.00 Newark, N. J., May 4-07
Fidelity Trust Company
Pay to L. G. Witherspoon or order
Two Hundred Nineteen Dollars
L. B. McBrayer

$142.00 Milwaukee, Wis., Mar. 3-06.
Wisconsin National Bank
Pay to the order of F. A. Wallace & Co.
One Hundred Forty Two Dollars
To Union National Bank,
Chicago, Ill. } C. C. Pond

$336.00 Dayton, O., Feb. 9-06
Thirty days after date I promise
to pay to the order of O. M. Powers
Three Hundred Thirty six Dollars
Payable at First National Bank
Value received with interest
Due Mar. 9-06 A. W. Burton

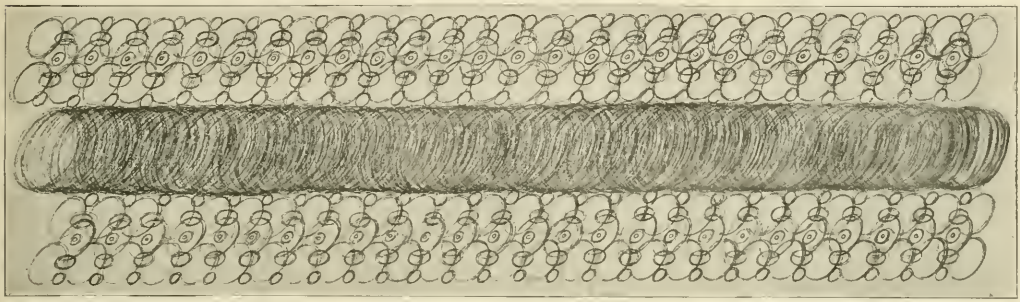
A page of business-like business writing by Mr. F. B. Courtney, Cedar Rapids, Ia.

"What Others Have Done You Can Do Also."

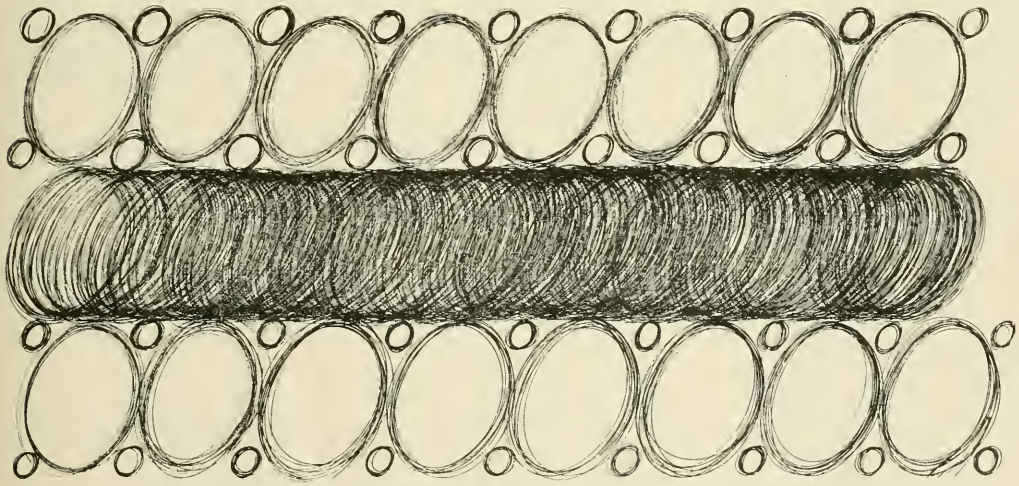
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By E. J. Podolak, 792 Allport St., Chicago. Mr. P. is but 15 years old and has had no instructor excepting the BUSINESS EDUCATOR.



By John M. Moose, Caldwell, O. Pupil of M. A. Adams, Marietta, O., Commercial College.

THE BERKMAN CONTEST.

1. The most accurate business writing submitted.....G. B. Greene, Denver, Colo.
2. The most beautiful penmanship design submitted..... .....Emanuel Bareither, Spokane, Wash.

Contests 3 and 4 can't be reported at this time.

5. The best letter, and work received as to composition, spelling, punctuation, arrangement of work, and neatness.....E. H. McGhee, Trenton, N. J.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

ARM MOVEMENT.

Why is it arm movement is in the ascendency and muscular movement on the wane? Simply because the one is up-to-date and the other on the decline. Arm movement, as advocated by the BUSINESS EDUCATOR, and as *used* by all good penmen everywhere, means that enough arm movement is taught and acquired to make writing uniform in size and easy in execution, with enough cooperation of the fingers in advanced writing to make it legible or accurate.

No good penman writes without the cooperation of the fingers and the arm. Yet there are some who profess to do so, but they are not even second rate penmen, and have never evolved a first class penman by such teaching. The first class penmen everywhere use a combination of finger, fore-and-upper-arm movement.

What penmen *use* is good enough for us—it is far safer than what some *say* they use.

Hymeneal

Mr. and Mrs. Frank Weilepp
announce the marriage of their daughter
Leila
to
Mr. Virgil George Musselman
on Thursday, the twenty-fourth of September
One thousand nine hundred and eight
Decatur, Illinois

Mr. and Mrs. George Wells
announce the marriage of their daughter
Harriet Evans
to
Mr. DeLafayette Musselman, Jr.
on Wednesday the seventh of October
one thousand nine hundred and eight
Quincy, Ill.

At home after the
first of December, 2600 Maine St.

THE BEST POSSIBLE.

Some one has well said "Not failure but low aim is harmful." Better to fail in honorable endeavor than succeed in questionable enterprise, because one gathers moral strength in aiming high and moral weakness in achieving low.

Another has very wisely said "The good is the enemy of the best." Be satisfied with "good" and you will never know the value of "best." And if you are content with the best, you will never know the inspiration which comes with the struggle for *the best possible*.

Whenever we measure our product by another's, and are content if it is better, we unconsciously let him put the seal of limitation upon our product. But whenever and only then that we strive for the best that is within us we as unconsciously as before set the seal of limitation upon our self-satisfied brother.

It is therefore not sufficient to do or be better than someone else, but to do our "level best" and thus rise in time to the service that *serves*. No matter whether it be the lesson you are teaching, the school you are conducting, or the journal we are publishing, let us make it the "best possible" and thereby better and bless all concerned.

The Business Educator the Best Advertising Medium.

One of our advertisers wrote us under date of September 12, '08, as follows: "Our advertisement in THE BUSINESS EDUCATOR exceeded all expectations, and yours is our best medium by a good margin."

Prospective advertisers who may have doubts regarding the value of our journal as an advertising medium will cheerfully be supplied, if desired, with proof of the most convincing kind that THE BUSINESS EDUCATOR is the best result getter of its class.

A young penman, weight 10 pounds, called at the home of Mr. and Mrs. H. L. Darner, Sept. 23, 1908, and asked for food and clothing. He will be known in our ranks as Charles Leister. His father's rotund face wears a perpetual smile and his penmanship has taken a decided jump upward, his shades being broader and his light lines finer than ever before. Congratulations.

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ARITHMETIC, G. H. Van Tuyl, New York City, N. Y.

TALKS ON ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

COMMERCIAL LAW, Clarence E. Birch, L. L. B., Haskell Institute, Lawrence, Kansas.

AD WRITING, C. L. Chamberlin, Osseo, Michigan.

TYPEWRITING, H. Breitenstein, Abbott Business College, Billings, Mont.

ASSOCIATION ANNOUNCEMENTS, ETC.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

I am particularly infatuated with the articles which you are running from Mr. Keefover. Each article is worth ten times the cost of a year's subscription to the BUSINESS EDUCATOR.

I wish also to congratulate you for such splendid articles in all of the departments of your paper. They impress me as being the very cream and quintessence of the profession.

C. W. RANSOM, Kansas City, Mo.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

INFLUENCE VS. ABILITY.

The teaching profession is something more than an ordinary vocation, business or calling, because it involves something more than mere money; something more than the expeditious handling of merchandise; something more than dealing with people of your own experience, impulses, and ability.

The teacher is necessarily a leader and a molder. He leads largely because he has had experience, and he molds chiefly because his position places him where he commands attention and influence.

It is because of this latter fact that a teacher influences for good or ill unconsciously. Few pupils there are who do not think *their* teacher is about the best. If he smokes, why of course they think it is all right, and feel not only justified but dignified in imitating him.

If he drinks, the same holds true. For this reason a teacher cannot consistently or safely do that which others may with far less influence and consequent harm. A teacher is therefore the victim or beneficiary of circumstances which do not surround any other person, not even the preacher. We say "victim or beneficiary." The former, if you consider a consistent, upright moral life a restriction; the latter if you appreciate the wholesomeness and courage which comes from contact with youth.

As a teacher, therefore, you are something more than brains. Ability counts more today than ever, but influence outweighs it many times. The teacher who influences most is better by far than the one who teaches most. Are you a mere teacher? If so, you have missed your calling and should cease to continue to disgrace it by resigning and by entering some other field of endeavor.

Unconsciously pupils pattern after their teacher. For this reason alone he needs to live as well as teach, since his living influences and his teaching develops, and thus it is that moderate ability coupled with morality influences and benefits more than great ability coupled with immorality.

A teacher who smokes cigars will not readily convince boys of the evil of cigarettes. Let us as teachers look at these things from the light of teaching and not merely from the standpoint of common callings.

This year let us live that which we teach, and not alone our pupils, but we ourselves will be the better by and for it.

SCHEDULE OF MEETINGS OF

NATIONAL COMMERCIAL TEACHERS' FEDERATION.

MONDAY, DECEMBER 28, 1908.

10:00 Meeting of Advisory Council.
2:00 Federation—Opening Session.
8:00 Section Meetings.

TUESDAY, DECEMBER 29.

9:00 Section Meeting.
2:00 Federation.
8:00 Congress of Commercial School Associations.

WEDNESDAY, DECEMBER 30.

9:00 Section Meetings.
11:00 Federation—Demonstrations.
2:00 Federation—Election of Officers.
8:00 Social Entertainment.

THURSDAY, DECEMBER 31

9:00 Sections—Election of Officers.
11:00 Federation. Closing Exercises.

HEADQUARTERS: Hotel English. Rates: European plan, two in a room, $1.00 per day; one in a room, $1.50 per day. Rooms with bath, two in a room, $1.50; one in a room, $2.25 and up. Four persons in suites of two rooms each, with private bath, $1.25 each. American plan, add $1.25 to above rates. Owing to the fact that the Public School Teachers' Association convenes same week, rooms should be reserved as early as possible. For reservations or other information, address S. H. East, Chairman Executive Committee, 424 Law Bldg., Indianapolis.

Program.

NATIONAL COMMERCIAL TEACHERS' FEDERATION.

MONDAY AFTERNOON, DECEMBER 28, 2 P. M.

Invocation—Bishop John H. Vincent, Indianapolis, Ind.
Address of Welcome on behalf of the City of Indianapolis—Mayor C. A. Bookwalter.
Address of Welcome on behalf of the Commercial Teachers' Association of Indiana—E. J. Heeb, Indianapolis Business University, Indianapolis.
Response to the Addresses of Welcome—
President's Address E. N. Miner, New York City.
Report of Secretary—J. C. Walker, Detroit, Mich.
Appointment of Committees, Reports, New Business, etc.

TUESDAY AFTERNOON, DECEMBER 29.

2:00 Address, "Psychology Applied to Business Branches"—A. F. Sheldon, Chicago, Ill.
2:30 Demonstration by the Dictaphone—J. W. Binder, New York City.
2:50 Demonstration by the Burrows Bros., Company—James S. Curry, Cleveland, Ohio.
3:10 Demonstration by the Underwood Typewriter Company C. V. Oden, New York City.
3:30 Address Benn Pitman, Cincinnati, Ohio.
4:00 Demonstration by Smith Premier Typewriter Company W. H. Gleason, New York City.
4:20 Demonstration by the Writerpress.
4:40 Demonstration by H. M. Storms Company—H. B. C. Vannote, N. Y. C.
5:00 Demonstration by Victor Typewriter Company.
5:30 Demonstration by Burroughs Adding Machine Co.

WEDNESDAY FORENOON, DECEMBER 30.

11:00 Demonstration by General Acoustic Co.
11:20 Demonstration by
11:40 Demonstration by

WEDNESDAY AFTERNOON, DECEMBER 30.

2:00 Address—"Efficiency"—W. N. Ferris, Big Rapids, Mich.
2:30 Address—"Higher Education as a Preparation for Business" J. S. M. Goodloe, Columbus, Ohio.
3:00 Address—"Practical Value of Psychology in Commercial Teaching"—R. H. Peck, Davenport, Iowa.
4:00 Business Meeting. Selection of Place of Next Meeting, Election of Officers, etc.
8:00 Social Entertainment—G. W. Brown, Master of Ceremonies.

THURSDAY FORENOON, DECEMBER 31.

11:00 Address—James N. Kimball, New York City.
Closing Exercises.

Have you enthused your class in writing to the subscribing point?

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

PETTY CASH RECORDS—IMPREST SYSTEM.

The handling of petty cash items is a source of annoyance and weakness in any business office which does not have a definite, systematic plan to follow. In all modern well regulated concerns a commendable system prevails, of making daily deposits in the bank of all cash receipts and of making payments by means of checks duly signed and countersigned by the proper officials. Each day's receipts are usually deposited the following morning. This plan prevents the possibility of fraud, collusion or error, and secures greater accuracy in classifying details and in keeping them constantly before the view of the officials. In nearly every corporation the above rule is imperative, and the periodical audit of receipts and payments can be made more readily because of the easy access to definite results.

In order to meet all conditions and to make small payments it is not possible to carry this plan out to the letter; indeed it is not at all necessary that it should be done. There are numerous small payments that cannot always be made by check, and for that reason it becomes necessary to have a fund of ready cash on hand to meet them. The express man drops in with a parcel on which there are 25c charges and he does not want a check for the amount. It is necessary to call a messenger, send a telegram, pay for car fare, buy luncheons, etc.; therefore ready money must be available. For the purpose of properly keeping track of these payments, some one person in the office is usually entrusted with a definite amount of money known as the *petty cash*. He is known as the *petty cashier*. It is his duty to look after these small items and at the end of stated periods to be able to give a detailed account of his expenditures.

The petty cash book can be made a fruitful source of fraud and trickery unless a careful, systematic "internal check" is provided or a regular detailed audit maintained. Items that have already been paid by check may be included in the petty cash payments while the petty cashier pockets the amount. This weakness and the numerous irregularities due to a lax system of handling petty payments, can be eliminated by the system which I am about to explain.

The Imprest System. The very best way to handle small payments is to provide a special fund which is set aside for that purpose. The method usually followed is to place in the hands of the petty cashier whatever amount is thought sufficient, say $50 or $100, out of which he makes the payments when necessary. The amount of the check given to him is charged to Petty Cash account, which account remains intact until the petty cash fund is abolished. This amount is sometimes charged to Imprest Cash, or to Expense; but the latter is not correct, for the reason that it is part of the assets of the business and should be so treated until it has been fully vouchered. When it is charged directly to Expense there is a possibility of its being lost sight of, which could not possibly happen when a special petty cash account is maintained.

1908 Petty Cash

July 1 To Cash 40.00 50 00

An Illustration. The petty cashier is given a check for $50.00, considered sufficient to cover the petty cash disbursements for the month. Charge Petty Cash through the Cash Book with $50.00. This amount will from that time forward appear on the debit side of Petty Cash account in the General Ledger. We will now assume that $33.00 has been spent during the month by the petty cashier as follows: Postage, $10.00; stationery, $11.00; general expenses, $12 00. A check would be drawn for $33.00 and given to the petty cashier to reimburse him for the amount used and to replenish the $50.00 fund; at the same time the chief cashier would charge Postage, Stationery, and General Expense with their respective amounts through the General Cash Book. It would not be necessary for him to make an entry affecting Petty Cash account when issuing the $33.00 check. When the check had been cashed the petty cashier would again have in his possession $50.00 in money consisting of the unspent $17.00 and the $33.00 just received. At any time during the month the petty cashier should have on hand the difference between $50.00 and the amount of his disbursements for the month up to that date, and the cashier should satisfy himself each time a new check is drawn that the petty cash fund contains the required amount.

The above entries reduced to Journal form would appear thus:

Postage.....$10.00
Stationery..... 11.00
Expense 12.00
To Cash..... ..$33.00

The system above outlined is sometimes called the "Imprest System," so called from the demand (or imprest) presented to the chief cashier by the Petty Cashier, from time to time, for the amount necessary to reimburse him for the disbursements made as shown by the report or voucher submitted.

In case a Voucher Register is used, the petty cashier would make out at stated periods, once a week or once a month, or when the fund is nearly exhausted, a voucher containing a classification of the payments. The voucher amounts would then be distributed on the voucher record according to classification, and a check drawn to reimburse the petty cashier for the amount of the voucher.

Evidence of Payments. Attached to the report or voucher, when made up

Petty Cash Book.

Date	Explanation	Receipts		Payments		Postage		Freight Express		General	
1908											
Sept. 1	To Cash received	50	00								
" 1	By Express				75				75		
" 1	" Postage			3	00	3	00				
" 2	" Car Tickets				25						25
" 2	" By Luncheons—customer			1	00					1	00
" 3	" Telegram				25						25
" 3	" Express				54				54		
" 3	" Messenger				45						45
" 4	" Postage			1	45	1	45				
" 4	" Freight			2	35			2	35		
" 4	" Suppers—overtime			1	80					1	80
" 5	" Donation—charity			1	00					1	00
" 6	" Telegrams				50						50
" 6	" Postage			3	50	3	50				
" 6	" To Cash from Cashier	16	84	16	84	7	95	3	64	5	25
	By Balance in drawer			50	00						
		66	84	66	84						
Sept. 8	To Balance	50	00								

for submission to the chief cashier, are receipts for all of the payments. This sometimes makes a bulky statement, but it is a good voucher. It would not be, in case it contained merely a list of the payments with nothing to show as evidence of payment. The petty cashier should be instructed to get a receipt for every payment, and where such is impossible a special ticket should be made out for each payment and contain the "O. K." of one or two officials or responsible parties. With a little special effort some form of receipt can be produced for each payment. If a bill is rendered it of course may be receipted; if a light service is performed the details can be stated on a paper or blank receipt, to be receipted or at least initialed by the party receiving the money. There are numerous ways of securing receipts for small payments providing a little effort is made; but as stated, either a receipt or the "O. K." of the cashier or some other official should be produced for each payment. It may prove interesting to the reader to inquire at the office of some well conducted company as to how they sesure receipts for petty expenditures.

Petty Cash Book. I submit the accompanying form as a suitable one for petty cash book. If the expenditures are to be subdivided, one or more special columns may be used as shown in the specimen form, otherwise two columns will be sufficient. The cash receipts will consist of only one or two amounts, and therefore require only one column. The form to be used may vary to suit the bookkeeper, and as many subdivisions may be made as thought desirable. I have shown all of the payments in the second column. This plan may be changed and that column used for general expenses only. In case a two-column book is used, the periodical reports should contain an analysis of expenditures. The book may be bound, or it may consist of pads or loose leaves. The latter could be removed at regular intervals and filed with the cashier or head bookkeeper to serve as the regular report. This plan provides, of course, that the statements or reports are to be submitted by the petty cashier at regular intervals. The journal entry which follows indicates the manner of handling the amounts shown in the petty cash report, and the accompanying account for Petty Cash shows how it should appear in the ledger.

Postage	$7.95
Freight and Express	3.64
Expense	5.25
To Cash	$16.84

The above amounts of course would appear in the general cash book; and the check stub or check register should have a summary of the amounts for which the check is drawn.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

305 West 135th St., New York City, N. Y.

MULTIPLICATION OF FRACTIONS.

Multiplication and division of fractions are two operations understood by a very small percentage of business college students when entering the commercial school.

It is my plan always to begin with something easy, arranging the several cases in such order so that each succeeding step follows naturally and logically that which precedes it.

We first take such a problem as this: $8 \times \frac{3}{5}$?

I find very little difficulty with this case or with the second which I always introduce in connection with this first one. The problem is stated thus:

$$\tfrac{5}{8} \times 9\,?$$

In the third case an integer is placed with the fraction making the mixed number, as one of the factors. I find it advisable to introduce this "new" integer, into a solution which we have just finished in which were only a whole number and a fraction as factors. Thus:

$$7 \times \tfrac{4}{9} = \tfrac{28}{9} = 3\tfrac{1}{9}$$
$$7 \times 5 = 35$$

The class is now asked for the sum of the two results.

We then take

$$7 \times 5\tfrac{1}{9} = ?$$

followed by a considerable list of similar problems, using small numbers and small easy fractions, the object being a large number of correct solutions rather than long tedious examples which only a few of the students would solve correctly. I thoroughly believe in requiring the class to do a great deal of mental work. Too much time and energy are expended by students trying to work everything on paper. My classes are therefore required to lay aside pencil and paper, after they once discover the correct method, and read results for work like the following which I place on the board.

$6 \times \frac{1}{2} = ?$	$9 \times 8\frac{3}{4} = ?$
$6 \times 2\frac{1}{3} = ?$	$8 \times 6\frac{5}{6} = ?$
$8 \times 3\frac{1}{4} = ?$	$6\frac{2}{3} \times 8 = ?$
$4 \times 3\frac{1}{2} = ?$	$7\frac{1}{2} \times 6 = ?$
$5 \times 4\frac{1}{2} = ?$	$5\frac{2}{3} \times 8 = ?$
$3 \times 6\frac{1}{3} = ?$	$4\frac{4}{5} \times 7 = ?$
$3 \times 8\frac{3}{4} = ?$	$9\frac{2}{3} \times 6 = ?$
$4 \times 6\frac{1}{3} = ?$	$8\frac{1}{2} \times 7 = ?$
$5 \quad 7\frac{3}{5} = ?$	

In this list it will be observed that I have included the fourth case. The fifth case in which a fraction is multiplied by a fraction gives no trouble, consequently will be given no space here. The sixth and last case, however, is one which troubles a large majority of students.

I ask my class to solve the following;

$$4\tfrac{1}{2} \times 12\tfrac{1}{4} = ?$$

A variety of answers are gathered and written on the blackboard. This list of answers, all but one of which must, of course, be incorrect, serves to intensify the interest and to emphasize my solution which I am then ready to give. I rewrite the factors in this form:

$$\begin{array}{r} 12\tfrac{1}{4} \\ 4\tfrac{1}{2} \\ \hline \end{array}$$

The class is then invited to follow me very carefully as I solve, outlining the solution as I proceed, thus:

$12\frac{1}{4}$	$\frac{1}{2}$ of $\frac{1}{4} = \frac{1}{8}$, writing the
$4\frac{1}{2}$	$\frac{1}{8}$ as the first part of
$\frac{1}{8}$	the product.
6	$\frac{1}{2}$ of $12 = 6$, writing the
1	6 next in the result.
48	$4 \times \frac{1}{4} = 1$, written un-
$55\frac{1}{8}$	der the 6.
	$4 \times 12 = 48$, written under the 1.

The addition is understood by the class and needs no explanation.

This will be new to many of the students and some of them will shake their heads and scowl, thinking that now they have reached their "Waterloo" Another explanation or two will soon clear away any difficulties that may exist. This is followed by a careful class drill and home work in which all solutions are made by this method.

The class drill consists of first a few problems in which students are allowed the use of a pencil and paper, after which we work a large number of similar problems mentally. I write such as these on the board:

$6\frac{1}{2}$	$8\frac{1}{3}$	$5\frac{1}{2}$	$4\frac{2}{3}$
$4\frac{1}{3}$	$6\frac{1}{2}$	$6\frac{1}{5}$	$6\frac{1}{4}$
$9\frac{1}{3}$	$7\frac{1}{4}$	$6\frac{1}{6}$	$9\frac{2}{5}$
$6\frac{2}{3}$	$4\frac{3}{7}$	$8\frac{2}{3}$	$9\frac{1}{3}$

Thus far we have used such examples as result in only one fraction in our several partial products. We now take such numbers as will give two fractions whose numerators shall both be one. This gives us an opportunity to put to practical use our short method of addition explained last month. These examples illustrate our list.

$9\frac{1}{3}$	$13\frac{1}{4}$	$7\frac{1}{5}$	$6\frac{1}{4}$	$8\frac{1}{4}$
$6\frac{1}{2}$	$8\frac{1}{3}$	$10\frac{1}{2}$	$5\frac{1}{3}$	$9\frac{1}{2}$

(Continued on page 22.)

TALKS ON ENGLISH

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PERSONALITY IN LETTER-WRITING.

One of the early things that the stenographic student learns is that in business correspondence there are a great many expressions that occur again and again in the same form, for which he is expected to memorize phrase-signs. It is hardly strange, therefore, that as the stenographer develops into a correspondent he should follow in his composition the forms of expression that are so familiar—that he should begin his letters with, "Yours of the 15th instant is at hand and in reply to same would state—." Not only stenographers but most other business letter-writers express themselves in this hackneyed style. Immediately on beginning a letter, the mind, by reason of its previous training to compose in the style of others, begins to search for stock phrases to express its meaning. The result is that a bright youngster ten years old will write a much more natural letter than will the typical graduate of a business course. The youngster knows no conventional forms; he has something to say and though his vocabulary is a scant one, he goes straight to the mark.

There is entirely too much of what has been appropriately called "commercial jargon" in modern business correspondence. Examine a file of letters and note the monotonous frequency of such ungraceful phrases as "beg to advise," "in regard to same," etc. The free, colloqiual style of expression is more natural, more winning, and better in every other respect.

The highest compliment I ever heard paid a letter-writer was an expression by an uneducated man who, referring to a letter from a professional correspondent, said, "He told me exactly what I wanted to know and he told it to me just as if we had been talking together. That man could sell anything with his letter."

Instead of writing, "Yours of the 5th received and noted," you might write, "Your request of June 5 has been carefully considered" or "We wish we could justify ourselves in granting the request you have made" anything to get away from the stiffness that is characteristic of nine-tenths of business letters. Use *thereby*, *therefrom* and *thereto*, as sparingly as possible. They constitute "forbidding formality." And do not use such words as *trusting*, *esteemed* and *valued* to excess. Watch yourself to see that you do not repeat noticeably pet expressions such as "you know, "of course," "as far as that is concerned," etc.

There is danger, on the other hand, that some in following the new style of letter-writing now so much urged will adopt a style that is too familiar. The so-called "snappy" letter, besprinkled with dashes and over-paragraphed, that shows in every sentence the intended cleverness of the writer, is no more effective than the letter full of stereotyped phrases.

Between the two extremes there is a style of business composition that is as natural and courteous as the writer's oral conversation, and if it is a sales-letter it is as convincing as the talk of a skilful salesman, without at the same time being smart or clever. In letter writing an ounce of earnestness is worth a pound of cleverness. The following is an example of an easy, natural style.

I thank you heartily for the complimentary copy of your little book. This book interests me, and yet I hardly know what to say about handling it. Suppose you let me think it over a while, and in the mean time tell me your best price on the book in lots of one hundred. I wish you great success with it.

Sincerely yours,

There are few such letters as this—few that reflect anything of the individuality of the writer. How can this individuality be brought into written language? The rule itself is simple. After writing the salutation, imagine that the man who is to receive the letter is on the other side of the table from you. Write in the style that you would talk to him. Don't be afraid to use contractions like "don't" and "doesn't" in your effort to write as you would talk.

Devote a little attention to matters in which your correspondents are interested. Mention events; send clippings; your thoughtfulness will be appreciated.

For years I had occasional corrrespondence with the manager of a Western publishing house, whose letters so reflected the personality of the writer that I came to know and to admire the man as much as if I had met him frequently. I did meet him in after years, and I found that my estimate of him was accurate. He was as pleasing and appreciative, obliging and business-like as his letters showed him to be. I have before me now his acknowledgment of a letter that I wrote him informing him of the death of one of his customers. "Thank you for your kind thoughtfulness," he writes; and he replied at once, too. That sincere expression of thanks went to the mark. Knowing that he is sincere, it makes me feel that there is no reasonable service that I would not do for so appreciative a man.

In my file I put a few days ago another letter of acknowledgment, this one from a firm that is likely to receive several orders as the result of a little enterprise on my part. I had been informed that they paid commissions where orders came through such efforts as I had put forth. I mentioned the matter to them, but explained that I knew nothing of the commission arrangement at the time I worked in their interests and made no claim on them.

Although the manager of this company knows me well, the letter came back with a cold "Dear Sir"—a brief acknowledgement of my service and the information that the company would wait to see how many orders would be secured before deciding what commission they would pay, if any.

Now, I happened to know that the manager of this concern appreciates what I did and will see that I am rewarded; but he turned my letter over to his secretary for attention and the young man erred in answering it in such an impersonal spirit. Had I not known the circumstances it is not likely that I should ever again have taken the trouble to interest myself in behalf of that firm.

Multiplication of Fractions Continued from page 21.

From this step we proceed to the next wherein we have three fractions in our partial products. This list of problems is by far the longest of these last three in every day life and will need repeated reviewing. These are the kind of problems:

$$13\tfrac{1}{4} \times 15\tfrac{2}{3} = ?$$
$$16\tfrac{3}{4} \times 11\tfrac{1}{4} = ?$$
$$24\tfrac{3}{5} \times 17\tfrac{2}{7} = ?$$
$$56\tfrac{2}{3} \times 13\tfrac{3}{5} = ?$$

The monotony of this work may be somewhat relieved by helping students to find short cuts for themselves. The following is a suggestion I give my classes sometimes. It helps them o be on the alert.

In problems in which both factors have the same fraction the work may frequently be shortened thus:

Multiply $8\frac{1}{3}$ $\quad \frac{1}{3} \text{ of } \frac{1}{3} = \frac{1}{9}$

$7\frac{1}{3}$

$(7+8) \times \frac{1}{3} = 5$

$5\frac{1}{9}$

$56 \quad 7 \times 8 = 56$

$61\frac{1}{9}$

It always eliminates one and sometimes two of the three fractions in the partial products.

Next month I shall discuss division of fractions.

METHODS OF TEACHING

COMMERCIAL LAW

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Owing to the fact that the common law courts prescribed certain set forms of procedure in civil cases and that these forms were rigorously adhered to, it often happened that the complainant could not obtain proper relief. The courts were inflexible and would not devise new forms of action to meet new emergencies or conditions. Cases were continually arising in which the existing system was found to be inadequate. For instance, there was no way by which the courts could prevent a threatened wrong or injury. The courts had no power to compel specific performance of any contract. They could not command anything to be done except the payment of money. There were a great many cases where no remedy had been provided for some previously unthought of wrong or complication; in other instances the remedy was inadequate. Again, the expense of conducting a suit at common law was so great that the poorer people were thereby practically debarred from seeking relief from the courts.

It is not known that the Anglo-Saxon kings ever assumed to correct any of the evil results of this system, but after the Norman conquest it became quite customary to appeal to the king for relief. He was considered the fountain of justice and could and did grant relief when the merits of the case seemed to warrant it. This work becoming burdensome, it was soon delegated to the chancellor, a sort of private secretary to the king. In the reign of Edward III, the custom had become so definitely established that the English Court of Chancery became a regular court for administering extraordinary relief.

The American colonies were settled mostly by a class of people who had learned by experience to appreciate the benefits conferred by a system of equity jurisprudence. The settlements were made at a time when the Chancery of Equity court was very influential in England, hence it was natural that the system should have a place in the new country. The procedure of the high court of chancery of England at the time of the adoption of the Constitution of the United States, became the model for our state and federal courts of equity. There have, however, been many statutory changes since that time. In Alabama, Delaware, Mississippi, New Jersey and Tennessee the separate court of equity still exists. Another group, including Arkansas, Florida, Georgia, Illinois, Maine, Massachusetts, Maryland, Michigan, New Mexico, New Hampshire, Pennsylvania, Rhode Island, Vermont, Virginia and West Virginia, administer law and equity in the same courts, being very careful, however, to preserve the identity of each. Other states have adopted what is known as the Code system. All distinctions between law and equity actions are abolished in these states, but the established principles of both are recognized in their courts.

The writ of injunction was probably the most important and far-reaching of the remedies introduced by the equity courts. Other important changes were made with reference to securing evidence, etc. Such remedies as accounting, contribution, cancellation and reformation were introduced to promote the cause of justice. Space forbids our going into even a brief examination of the many supplementary forms provided for the correction of the common law defects.

It was said in the early days of equity courts that the petition for relief was addressed to the king's conscience. The chancellor was known as the "keeper of the king's conscience." As conscience was a rather uncertain and elastic thing, the common law judges made some rather sarcastic remarks concerning it. Blackstone, in his commentaries, cites the following: "Equity is according to the conscience of him who is chancellor; and as that is larger or narrower, so is equity. 'Tis all one as if they should make the standard for the measure a chancellor's foot. What an uncertain measure this would be!" (Seldon). However just this criticism may have been originally, it did not long apply, for the chancellors developed a system of procedure, following certain principles and maxims, that is wonderful for its clearness, simplicity and justice.

It was well established that equity had no jurisdiction over crimes, nor would it assume jurisdiction when there was a plain, adequate remedy at law. Equity would take jurisdiction to prevent multiplicity of suits, often settling in a single action a case involving the interests of many parties which would have required many suits and vastly more time and expense if carried through the regular course.

It will be of interest for us to note a few of the maxims which were laid down for the guidance of the equity courts. In all there are 12 or 13 of these, embodying much of the judicial wisdom of modern times. "He who seeks equity must do equity," or, in other words, if he wants a square deal he must be willing to give one." "He who comes into equity must come with clean hands." If he is a wrong-doer in the same case, he is not entitled to any standing in the court. "Equity aids the vigilant, not the slothful," which is another way of saying that one must not slumber upon his rights; he must not allow other persons to expend money in ignorance of rights which he possesses.

If he sees a wrong about to be committed against himself he has the remedy of injunction, but if he neglects this he must accept what damages he can secure in a suit at law.

Other maxims are: "Between equal equities, priority of time will prevail." "Equity suffers no wrong without a remedy." "Equity regards the substance and intent, not the form." This last maxim was aimed at a great evil. The common law courts were so bound up by their rigid rules and forms that they were often forced to do a gross injustice. For instance a penalty or forfeiture would be enforced according to its strictest interpretation, regardless of any mitigating circumstances. Mortgages were regarded merely as conditional sales. A sealed instrument was presumed to have been executed for a consideration and no evidence could be adduced to show that there had been none.

Taken altogether, there is no more interesting or enjoyable subject in all the realms of law than equity. A few weeks' reading in some standard work of this kind should prove a valuable and fascinating recreation for any commercial teacher.

If at first they don't subscribe, keep on until they do.

The Principles of Ad Writing

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SOME GENERAL PRINCIPLES OF ADVERTISEMENT WRITING.

There are several general principles entering into the construction of all advertisements which should at all times be kept in mind by the ad writer.

The first point to consider is the function of the advertisement. What do I expect this ad to do?

The function of an ad is threefold.

1—It must attract attention.

2—It must give information about the article advertised.

3—It must convince the reader of the merits of the article and result in his purchasing it.

It is evident that no ad can produce results of the right kind unless it is seen by the right class of people. Hence the choice of a publication to be used as the medium is the next question to settle.

The advertiser knows the class of people to whom his goods appeal most. He should then select those periodicals which circulate largely or wholly among this class.

Trade journals and some other publications having a limited circulation and high rates are frequently worth more to the advertiser than another periodical having three times the circulation and one-half the rate.

A periodical of 5000 subscribers wholly of the kind the advertiser wishes to reach, is cheaper at $30 a page than a magazine of 50,000 subscribers among all classes at the same rate.

When the question of mediums is settled the next point is to arrange the ad so as to attract the attention of the public. This may be accomplished by -

1—Illustrations.

2—The use of display type.

3—Special position in certain parts of the periodical.

4—Giving special shape or design to the body of the ad.

In a former lesson the rules for the use of illustrations were stated. It will be sufficient here to say that the picture which shows some important feature of the goods advertised will always bring better results than the merely pretty picture. The latter may attract attention but it is not the kind of attention which brings results and results are what count.

In general every ad should begin with a strong, usually descriptive heading set in display type. A short headline is read more easily than a long one, hence is better than one which requires more time to read.

By stating a fact about the goods advertised the headlines will draw the attention of a casual reader of the periodical. One good headline is better than two or three.

Do not use fancy type such as script, Old English, German face and the like, for the headline. Too much time is required to read it, and the time taken by the reader in reading an ad is valuable to the advertiser. Any plain faced type, Gothic for dark, DeVinne for medium, and Bookman for light effect, may be depended upon to bring the desired results.

Regarding the value of one page over another, there is a difference of opinion. With those who believe in preferred position, the covers of a magazine, or a position next to reading is considered better than the "run of the paper" as any position is called. Most publishers charge more for such space. Certain pages are considered to be more valuable for certain purposes.

Thus in a daily paper, goods intended for men and boys are advertised on the sporting page. If the trade of farmers is sought, the page of the farm produce market is the place to advertise. The "home," "recipe," or "fancy work" pages are the ones on which to reach women. The upper part of a page is considered better than the foot.

By design, or shape, we mean the general outline of the space occupied by the entire ad. Square, rectangle, diamond, triangle, round, oval or cross, are some of the designs used by various advertisers.

Plenty of white space never fails to make an attractive border.

The use of various type faces ranging from very light to very dark illustrates some of the effects obtained wholly from the use of type faces.

There are two distinct kinds of advertising now in use. Retail advertising, by which an effort is made to sell the goods advertised direct to the reader. 2—General publicity advertising, by which the object sought is to keep the name of some article so constantly before the public that people will recall it when they wish to purchase, and will ask the local dealer for the article. A later lesson will treat of each kind in detail, hence we will only state a few general principles at this time.

The "copy" of an ad should consist of a list of the best selling points about which cluster the necessary details.

A selling point is either 1—A reason why the reader has need of the goods, or 2—A reason why these particular goods are more desirable than others of their class.

The ad writer should make a list of as many selling points as possible, and should explain each briefly but completely. He will then go over his work cutting out all unnecessary words so that the same thoughts are expressed in short, concise sentences. He may even cut out part of the selling points in order to increase the strength and effectiveness of the rest.

The completed ad may tell just enough to arouse interest and cause the reader to write for particulars, or it may supply all details and endeavor to secure an order from the ad itself. In the latter case much more space is required, but it saves the expense of printing and mailing a folder or booklet.

The giving of selling points as we have defined the term is sometimes called "reason why" advertising. It is the latest development of modern advertising, and is one of the best, if not THE best methods of advertising anything which the advertiser wishes to place before the public.

The use of this style of advertising requires a word of caution. Since the ad abounds in arguments in favor of the goods, there is danger that it may become too assertive, that it may arouse a feeling of opposition and a desire to argue against the goods.

While the "reason why" advertising aims to convince the reader, it should do so in a pleasing, agreeable manner. If the writer can base his arguments upon something naturally agreeable to people and then by easy stages take them into his confidence, as it were, he will be far more likely to do away with all feeling of antagonism which his arguments might have aroused.

There is a possibility of overdoing this seeking the confidence or friendship of the public. Any intelligent person who gives the subject a moment's thought knows that the cause of all this pleasantry is a desire to sell goods. Unless the advertiser takes the public into his confidence far enough to show that in some way he too expects to make something from the sale of his goods, many readers are apt to become suspicious and fail to order.

Price should be a leading feature in all ads. With most people price is a matter for consideration before a purchase is made. If an ad des-

(Continued on page 25.)

TYPEWRITING

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In writing my last article, I forgot almost entirely, that I was supposed to talk to the teachers, and my remarks applied particularly to the students. However, I trust that the teachers may have remembered that it is the student we are in the habit of addressing, and excuse me accordingly.

It seems that the opinions I have expressed in my former articles coincide with the opinions of most all the teachers. At any rate, I have received but a few communications from my co-educators, and they contained no matter of an argumentative character. I would like very much to have the opinions of those who think differently, for in this way we can discuss, through these columns, the many interesting phases of typewriting.

I will now try to confine my remarks to the teachers.

The writer has received a few favorable comments on the "Don'ts" which appeared in the last number. Consequently I would advise placing a copy of these "Commandments" on the bulletin board. And by the way, teachers, what do you think of the bulletin board? Personally, I consider my school room equipment incomplete without one. You know the student pays but passing attention to our "lectures," especially if we are continually lecturing. In fact, I believe that in the course of a day we give more advise, and supplement the work with more new principles—that is, principles not found in the text-books—than an average student can retain.

For instance, in teaching shorthand there are so many things we can tell the student that he cannot find in his text; so many words we could have him write, according to the very principles he may be studying at the time, words which he has never seen that we continue to fill his head with new things faster than he can comprehend them and the result is that he is entirely at sea, and remembers but little that he has been told. But just post an article on your bulletin board and at once you have excited the curiosity of every student—they read, learn and inwardly digest, and *you* have saved a great deal of breath, and they have learned something.

Early in my career as a teacher I gave short talks every morning or read some good article bearing on the work in general, but my experience has taught me that most of the seed fell on barren soil; that is on ears that would not hear. My bulletin board is a success.

It is now about time to begin posting typewritten forms of various kinds. It is true that most all forms are to be found in the typewriting instructor, but there are many which the up-to-date teacher can place before the student for special attention. I also place on the bulletin board any perfect copy of special work that any student may do. This creates competition among the ambitious ones, and the result need not be pointed out. Bear in mind, that *my* plan is to accept only *perfect* copies—not a single "strike-over" or an erasure on a page. The fac simile pages in the instructor must be copied absolutely perfect. This is severe, I know, but this method turns out "touch operators."

Often I have asked the question of my typewriting students, "What gives you the most trouble?" Invariably the answer is, "I want to look at my hands." Here is the cue for us teachers. We must preach against this "evil" and help the student keep his determination strong and unconquerable. It will never do to give a few instructions to the typewriting student and then leave him to fight the battle entirely alone. Of course, the student must do his own practice work, but the cheerful, encouraging, solicitous, conscientious teacher can help the student accomplish things that would otherwise seem impossible.

In the majority of schools the shorthand teacher also has charge of the typewriting, and on this account this important branch of the work is apt to be slighted. Why not make it a point to spend about five minutes in the typewriting room at some time during every period? Perhaps you are aware of what you will see—the very things I mentioned in my "don'ts" last month. You could call attention to these in a few words and in a short time mistakes of this character would be few.

Push punctuation marks, don't strike them.

The following paragraph I remember reading a few years ago. It will apply to the advanced student doing "Office Work," or to the finished stenographer. "An eraser is like an antidote to poison useful in an extreme emergency. Avoid error as you would poison and you won't need the antidote. But if you find it absolutely necessary to erase, do it so neatly that nobody can discover it without holding the paper up to the light and scanning it carefully."

I am as anxious as ever to hear from you, teachers. Let's get into the game and do the best month's work we ever did.

Principles of Ad Writing Continued from page 24.

cribes something attractive, one of the first things which occurs to the reader is its price. Price is quoted sooner or later, and it is best to settle the matter at once. If the price be given a good display along with a picture of the article, or an effective headline about it, this feature alone may lead to a thorough reading of the ad.

We have reserved for the last one of the most important principles which enter into ad writing.

Every ad must be strictly truthful in every detail.

We use the word "must" instead of should in this statement.

Aside from the moral point of view, and regarded from a purely business standpoint, truthfulness should prevail. Few ads would pay were it not for the repeat orders received from them. No repeat order will ever be received from a deceptive advertisement.

There is a wide difference between what is usually known as "trade talk," and actual deception. Every dealer endeavors to convince the public that his goods are the best of their kind. There is usually a reason why any particular kind of goods are manufactured, and this reason constitutes the dealer's trade talk. The dealer is privileged to use a certain amount of trade talk, but he should see that it does not degenerate into deception or untruthfulness.

QUESTIONS ON LESSON III.

1—What are the functions of an advertisement?

2—How should a medium be chosen?

3—How may an ad be made attractive?

4—Discuss the meaning of "reason why" advertising talk.

5—Why should prices be given?

6—What is said to be one of the most important principles of ad writing?

7—Study four or five ads designed to sell goods. Write two or three ads which embrace the features stated in this lesson.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

CONCERNING THE N. C. T. F.

Pessimists, conservatives and progressives, we have in all lines and professions. The commercial teaching profession is no exception to the rule.

A few of the first believe the National Commercial Teachers' Federation should "go back" (it would be going backward) to Chicago, to stay there and become in consequence a local organization. They lack faith in the future of our calling.

The conservatives think the Federation should not stray far from Chicago, or the maximum attendance cannot always be maintained. *Attendance* at the meetings, rather than membership, seems to be their idea. The Federation exists for a few of the members of the profession—those in the upper Mississippi valley—rather than for all.

The progressives believe that permanent membership is more important than constant attendance, desirable as that undoubtedly is. They believe, however, that it is better to move the meetings from place to place to give all a chance to attend part of the time than to hold the meetings in one place so that a few can attend all of the time.

The progressives also believe that the future of our profession and consequently of the Federation is pregnant with great possibilities, and that to realize them we must meet them rather than expect them to meet and overwhelm us.

If the Federation is to become truly National in influence, as it is in part already, it must move to the chief centers of population the same as all similar successful organizations. Mohammed in this instance, as of old, will find it necessary to go to the mountains of civilization rather than that these great mountains of humanity will go to Mohammed.

Let us keep on expanding safely but surely as in the past.

"THE GRAND DEMONSTRATION HALL."

An Innovation for Our Session at Indianapolis Which is Meeting with General Approval and Unprecedented Success.

Many times during the past eight months and from many, many members of the Federation—representing not only the Federation itself, but practically every section affiliated with it—have come to President Miner intimations and complaints that what we have been pleased to term our "Exhibit Room" in the past has been only a great farce, of interest to few and of value to no one.

During the month of July, last, the happy suggestion was made by Mr. W. H. Gleazen, of the Smith Premier Typewriter Company, to Mr. S. H. East, of having at Indianapolis a "Demonstration Room," where the larger exhibitors (and those whose products were of more than ordinary value for exhibition before the attending school men and teachers) could be afforded an opportunity of a practical demonstration before audiences and at times when no other meetings were being held. Correspondence was at once had by the two gentlemen named above with President Miner, who at once favored the idea and through whose efforts (and kindly co-operation of the General Executive Committee) the innovation will be made a decided success at the forthcoming Indianapolis session.

Whereas the Federation has never heretofore charged, or received, more than $20 per page for advertising in the annual program (with proportionate lesser prices for lesser spaces.) President Miner, as a business man, saw the tremendous advantage not only to the manufacturers but to all concerned in thus combining the educational advantages of the exhibit with the advertising features of the program, and therefore he at once issued contracts demanding $50 a page, with the following prices for lesser spaces: Half-page, $27.50; quarter-page, $15; eighth-page, $9. The result has been that, with only one month's work, the President of the Federation alone has secured contracts up to the time of going to press with this number of the WORLD amounting to $657.50 and has still a month and a half in which to work in securing additional contracts. As this new departure was endorsed by the General Executive Committee (by a vote of four in favor of to one against) at the special meeting called by Chairman East, at Indianapolis, on the 19th of last month, President Miner and General Secretary J. C. Walker in Detroit, will now go to work in earnest on this matter and there is good reason to believe that whereas only $489 (secured last year for the Pittsburg program) is the largest amount ever heretofore obtained by the Federation for its program advertising and Exhibit Room space, for any one year, we should now be easily able to very considerably swell the amount of $657.50 already secured for the 1908 session. No single exhibitor has as yet subscribed to more than one page, at $50, and all obtained have contracted to pay the uniform prices.

The development of the plan is this: Through the efforts of Chairman S. H. East and member A. H. Sproul, both of the General Executive Committee at Indianapolis, aided by Mr. J. D. Brunner, Chairman of the Executive of the Managers' Section, we have been enabled to secure for the four days' session, Dec. 28-31, in the mammoth buildings known as Shortridge High School (containing seventy-one class rooms, and all of the buildings being connected as one) a very large room, with movable flat-top desks, or tables, and which is as large or larger than any room which the Federation has ever had for a like purpose, being room numbered 31 on the second floor, for the General Exhibit Room. Here, all exhibitors including those subscribing to less than a full page in the program, will have the same privilege of exhibiting their products as in years past, with the added privilege if desired, of the free personal services of Mr. Carl Horton Pierce, who will have charge of this Exhibit Room and who will look after the displays made, see that proper space is given to each and that every exhibitor (though some may have no personal representative on the ground) will be properly and conspicuously displayed. Mr. Pierce is one of the oldest, best and most personally popular advertising and "Scientific Salesmanship" men in this country and has positively no affiliation with or prejudice for any concern in the world; he will conscientiously represent all alike.

Directly opposite the two main doors leading into this Exhibit Room (right across the hall) are the grand entrances leading into the upper floor of the great Auditorium of Shortridge High School, and which immense hall will be given over to the meetings of the Federation and to the "talks" or personal demonstrations before vast audiences of those of our patrons who shall have subscribed to a full page (at $50) in our program. These "talks" will consist mostly of twenty minutes each, although a few of those who first subscribed will be entitled to thirty minutes, as we placed the latter time at their disposal before we found that the proposition would prove to be so popular that we were subsequently compelled to reduce the time to twenty minutes. These "talks" will be interspersed throughout the regular Federation meetings, will be presided over (according to action of the General Executive Committee) by the President of the Federation, who will personally see that nothing objectionable is permitted to creep into any one of them. These talks will also be announced in the regular program.

While these talks and demonstrations are in progress the great auditorium will be known as "The Grand Demonstration Hall," as well as Federation headquarters for meetings. This Auditorium is one of the largest and handsomest in the country. At one end, an immense platform stretches across the entire width of the room, and at each end of the platform is a grand piano, in connection with which the Executive Committee have prepared for vocal and instrumental music (popular national airs) to intersperse the proceedings. From the main floor of this great Auditorium rise tier upon tier of seats, stretching away to each side, filling the center, and connecting with the long rows of seats in the gallery, the entrance to which (as before stated) are directly opposite the entrances to the regular Exhibit Room across the hall-way.

It was further determined by the Executive Committee (assembled at Indianapolis on the 19th of last month) that the official program for 1908 shall be a very handsome one, printed throughout on fine plate paper, and will contain in addition to the regular programs, (to include the "Demonstration Hall) advertisers), the Constitution and By-laws of the Federation and a number of very handsome pages devoted to views of the main buildings and places of interest in Indianapolis.

Our talks for Demonstrators will in no possible manner interfere with the regular Federation programs and the talks are required to be purely along educational lines. They cannot in any sense be advertising talks and no "knocking" or invidious references to competitors will be permitted.

The article recently sent you stated that we had up to that time received contracts for $657.50; since that article was written we have increased this to $841.50 and all of that has been secured from this office, although Mr. J. C. Walker will at once get to work and begin to send in those contracts that he may secure.

The officers of the Executive Committee of the six affiliated bodies are all working in per-

ect harmony and there is no question but that we will have at Indianapolis the most interesting and the most valuable program that has ever been presented by any commercial association in this country.

In addition to the novel and attractive feature of the Grand Demonstration hall, several other important matters will be brought before the Federation, including the "National Congress of Associations" which will be composed of a certain number of delegates selected from our own body and delegates officially appointed by and who will represent many of the other leading commercial school associations. This body will be in session, under the auspices of the Federation, on Tuesday, Dec. 29, and before it will come up for discussion a number of subjects of importance to commercial schools in all parts of the country.

The Advisory Council which will meet on the morning of the first day, at ten o'clock, Monday, December 28, will also have for consideration and for report to the Federation other matters of almost equal importance to the federated body.

It is impossible to announce the completed program as yet, but we have been assured that the invocation will be delivered by Bishop Vincent, one of the most celebrated divines in this country and we have on our list of speakers a number of the most prominent and the most eloquent men in their lines. The social entertainment will take place on the evening of Wednesday, December 30, which will be somewhat in the form of a banquet and will be presided over by Mr. G. W. Brown, the great commercial school man of the central states. Mr. Brown will call upon about 20 for five-minute talks.

The demonstrations will not be dry, uninteresting, advertising talks but every one of them will be given by celebrated men in their various lines and will rank away up toward the top in point of value and interest.

E. N. MINER,
President.

THE MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION

To Meet in Kansas City Nov. 27 and 28.

February of last year an informal meeting of Commercial teachers was held in Kansas City. There was an attendance of nearly one hundred enthusiastic and progessive teachers, a number coming over 400 miles. A banquet and an instructive program were carried out.

The meeting being such a pre-eminent success it was decided to form a permanent organization to be known as the Missouri Valley Commercial Teachers' Association and to meet annually during Thanksgiving week. The next meeting will, therefore, be held Nov. 27 and 28 and in Kansas City. The Business Managers in attendance also organized a section for the purpose of considering their special needs. This section held two meetings during the spring and summer months and have under consideration some constructive features that are already resulting in good. They will hold their next meeting in conjunction with the Association meeting.

During the summer months the Executive Committee has been busy arranging the program and other necessary details and as a result offer one of the most attractive programs ever given by an association so young in years. Some of the chief events will be a trip to the Executive offices of the Armour Packing Co. in charge of a guide who will give necessary explanation. Some Ethical phases of Business Education. A Rapid Calculation Contest. Higher Accounting, its value and place in a Business Course. A paper on the Value of Commercial Geography in a Business Course, illustrated by means of lantern slides. An old fashioned "spelling match" in which all the members will participate and a valuable prize is to be given to the successful contestant.

The use of the Phonograph for dictation. Many other attractive features will make the program well worth attending. The printed program is now ready for distribution and is worth sending for even tho it may be impossible to attend. A postal card request is all that is necessary.

P. B. S. PETERS, President.
Kansas City, Mo.

INDIANA.

The Commercial Teachers' Association of Indiana, will hold its annual convention in Indianapolis on Friday and Saturday, November 27 and 28, 1908. A strong program is being prepared and an unusually good meeting is anticipated. Our friends in neighboring States are cordially invited to meet with us.

Complete program will be ready for mailing in about two weeks.

Very respectfully,
E. J. HEEB,
Chairman Executive Committee.
S. H. EAST,
President.

TO TEACHERS OF SHORTHAND AND TYPEWRITING

You should plan *now* to attend the meeting of the National Shorthand Teachers' Association at Indianapolis, on December 28-29-30. You need the Association and the Association needs you. You need it for two reasons—first, because the practical pointers on teaching your specialty which you will pick up from listening to the papers and participating in the discussions will be worth dollars to you in your work; second, because you need the uplift which the contact with your fellow-teachers and the leaders of your profession will give you. You cannot help being a better and a stronger teacher for having attended this meeting. You ought to go if only for the uplift and inspiration of such a gathering.

The Association needs you because without you it has no reason for existence. It is for you that the officers and committees are planning and working to arrange a good program and it is to rub elbows with you that your fellow-teacher is coming from the North, the South, the East and the West.

The program published in these pages is a strong one, and something that yon can hardly afford to miss. Office practice, the correlation of shorthand and typewriting, the teaching of English, the acquisition of speed, developing typewriting ability, and other vital topics will be discussed by competent and experienced teachers.

Come to the convention at India, napolis if you possibly can; anywayjoin the Association now and encourage those who are responsible for its success by showing that you appreciate what they are doing for you.

RAYMOND P. KELLY,
President.

E. C. T. A.

At a meeting of the Executive Committee of the Eastern Commercial Teachers' Association, the following committee was appointed to conduct the International Shorthand Speed Contest at Providence, R. I., on Saturday, April 10, 1909:

Charles C. Beale, 8 Beacon St., Boston. Official reporter and author; former President National Shorthand Reporters' Association. Chairman.

Oscar L. Detweiler, Philadelphia. Official reporter; President, National Shorthand Reporter's Association.

James N. Kimball, New York City. Reporter author and teacher.

George A McBride, Philadelphia. Official reporter; Chairman, Committee on Legislature, National Shorthand Reporter's Association.

Augustus T. Swift, Providence, R. I. Teacher.

Edward H. Eldridge, Simmons College, Boston. Reporter and teacher. Acting Secretary.

One other member was appointed, but will not be able to serve. The vacancy will be filled later.

Any member of the Committee will be glad to receive suggestions. Those who intend to compete should send their names to either the Chairman or Acting Secretary.

The following committee was appointed to take charge of the Typewriting Contest:

F. G. Nichols, Rochester Business Institute, Rochester, New York.

Miss Gertrude Harvey, Providence, R. I.

Miss Gertrude W. Craig, Boston, Mass.

EDWARD H. ELDRIDGE,
Sect'y Ex. Com.

CATALOGS CIRCULARS

The Coleman National Business College of Newark, N. J., recently mailed us their handsome catalogue. This printing is done on a very high-grade slightly colored paper. The printing and engraving are fine. We are led to believe in looking over this catalogue that it is in no way superior to the school it represents.

D. D. Mueller, proprietor of the Mueller School of Business, Cincinnati, O., is mailing to prospective pupils one of the neatest little pocket folders we have seen this year. It is not so small either when one undertakes to read all that is in it. The cover is neatly embossed so that before one opens the booklet he gets an idea of elegance and excellence. Mr. Mueller is conducting a thoroughly modern school.

A neat, orange covered catalogue bound with old gold brad and setting forth the advantage of attending a high grade school is used by Duff's College, Pittsburg, Pa. The school is entrenched behind sixty-eight years of trust-worthy record. It advances on the sixty-ninth year better fortified than at any time in its history. On the last thirteen pages are given the names of the students in attendance for the year ending June 1st, 1908.

The 1908 catalogue of the Providence, R. I., Bryant & Stratton Business College is a gem of the printer's art. The booklet is 6 1-2x9 1-2 inches and bound with a rich cream cover, with the title printed in colors. On the first page is a steel engraved portrait cut of the principal and owner, Mr. F. B. Stowell. The type is printed on a delicate deckle edge paper, while the class room illustrations are printed on a highly enameled paper in double tone ink. After reading this catalogue one is strongly impressed with the idea that the average young man and woman should by all means secure a practical business education.

Mr. T. A. McLean, the energetic proprietor of the Latrobe, Pa., Commercial College is issuing information to his prospectives in the form of a catalogue 7 1-2x10 1-2 inches. A striking effect is secured with a black cover with title in gold. Very little space is taken up in this catalogue with school room views. It is not a large affair but what it lacks in quantity it makes up in quality.

Parks Business School, Denver, Colo., issues one of the finest catalogues we have seen this year. It is handsomely decorated with fine penmanship. It is printed on egg shell paper in dark brown and pale blue. The high grade penmanship and headings printed in blue give a most delicate effect. The arrangement is perfect and the half tone cuts used are about as fine as we have ever seen. Mr. W. T. Parks, principal is to be congratulated on this product and we might add, on the school he is conducting.

A recent copy of the North-West News, Chicago, Ill., contains a double column half-tone of the typewriting department of the Northwestern Business College, J. F. Fish, President, together with a fine write-up regarding the school. The building which this school occupies has been remodeled and equipped with up-to-date office appliances. The Northwestern is known as a high grade school.

The Hutchinson, Minn., College, issues a 38-page catalogue which presents a most pleasing appearance. The printing is done on pure white deckle edge paper. M. S. Cheatham has charge of the commercial and penmanship work in this institution.

From Seattle, Wash., comes a very fine, out-of-the-ordinary catalogue setting forth the advantages of a course in Wilson's Modern Business College. The catalogue is profusely illustrated with fine penmanship. Photographs of graduates together with school-room views occupy a great deal of the space. President J. T. Wilson undoubtedly is endeavoring to conduct an up-to-date school.

Some splendid catalogues and circulars have been received from the following: Andrew College, Cuthbert, Ga.; The Western School Co., Marysville, Mo.; Columbus, O., Business College; Georgia Normal College, Douglas, Ga.; Sadler Rowe Co., Baltimore, Md.; Norfolk, Nebr., Business College; Bramiger's Business College, Parkersburg, W. Va.; Carlisle, Pa., Commercial College; Horton Large Business Institute, Trenton, N. J.; Link's Modern Business College, Boise, Idaho; The Brownsberger Home School, Los Angeles, Calif.; Chartier Spencer Publishing Co., New Orleans, La.; Kankakee, Ill., Commercial College; Grand Trunk Business College, Edmonton, Alta., Can.; The Inter State School, Cedar Rapids, Ia.; Haskell Institute, Lawrence, Kans.; Meadville, Pa., Commercial College; Brown's Business College, St. Louis, Mo., Messrs. Powers & Lyons, Chicago, Ill.; Inter-State Commercial College, Reading, Pa.; The Detroit Business University, Detroit, Mich.; The Beers Publishing Co., New York, N. Y.; Lansley Business College, Elizabeth, N. J.; Practical Text Book Co., Cleveland, O.; Ferrell's Modern Business College, New Orleans, La.; Hattiesburg Business College, Hattiesburg, Miss.; Mr. S. Rowland Hall, Scranton, Pa.; Bingham's School, Mebane, N. C.; Lawrence Business College, Lawrence, Kansas; and The Northwestern Business College, Chicago, Ill.

CHAMPIONSHIP GOLD MEDAL AND CASH AWARDS FOR ISAAC PITMAN WRITERS

Isaac Pitman & Sons, of New York, are offering the Pitman Journal Championship Trophy (value $175), for competition at Providence, R. I., on Saturday, April 10 next, in connection with the annual meeting of the Eastern Commercial Teachers' Association, when the Eagan International Cup (open to all shorthand writers, and now held by an Isaac Pitman writer), and the Miner Gold Medal (open to all writers of less than ten years' experience), will be competed for.

The trophy, which is of gold and weighs four and one-half ounces, is given for the purpose of arousing enthusiasm and emulation among writers of Isaac Pitman Shorthand, and must be won three times consecutively before it can be retained permanently. The competition is open to writers of the Isaac Pitman system who have commenced to study within the limits of North America, and there is no limit to age, sex or color. This medal will not be awarded unless the gross speed exceeds 160 words per minute, and the net speed 150. Candidates must enter their names with Isaac Pitman & Sons, 31 Union Square, New York City, before the date of the Providence meeting. The present holder of the medal is Miss Nellie M. Wood, of West Somerville, Mass.

In addition to the PITMAN'S JOURNAL TROPHY Messrs. Isaac Pitman & Sons, also offer a cash award of $350 to any writer of the Isaac Pitman Shorthand who may be successful in winning the Eagan International Cup, also a cash award of $175 to any writer of the Isaac Pitman Shorthand winning the MINER GOLD MEDAL. This offer is open to all Isaac Pitman writers, American or otherwise.

NEWS NOTES AND NOTICES

Mr. D. S. Hill, formerly of the Lockyear's Business College, Evansville, Ind., has left Business College work and is now principal of the Commercial department in the Sequoia Union High School, Redwood City, Calif., which he states is one of the best high schools on the Pacific Coast. Mr. Hill has been very busy for some months past getting out a line of commercial texts for an Eastern publishing concern.

Bernard C. Ansted, formerly with Draughon's Practical Business College, Jacksonville, Fla., was recently appointed as head of the department of Business Science and Economics in the high school of that city. Mr. Ansted states that the Savannah High School is the largest in the South, having in daily attendance nearly 1,000 students. He will also have charge of the penmanship work. Mr. Ansted has therefore a very responsible and desirable position.

T. N. Carswell now has charge of the Penmanship and Shorthand Departments of the Wichita Falls, Tex., Commercial School. He is a pupil of our friend, Mr. A. A. Kuhl, the well known school man of Douglas, Ga. Mr. Carswell intends using THE BUSINESS EDUCATOR in his classes during the coming year.

W. F. Mersch, formerly of Stevenspoint, Wis., is now principal of the Jones Business College, Hammond, Ind. Mr. Mersch reports that the new students are entering school in very satisfactory numbers.

O. E. Beach, the enterprising manager of the Keystone Educational Bureau, Bradford, Pa., and proprietor of the Bradford Business College of that place, is making an unusual offer to persons who wish to take a course in Gregg Shorthand by mail. We wish to refer our readers to the advertisement that appears elsewhere in these columns. It will be seen that Mr. Beach is offering to give a typewriter free of charge for a limited time to persons taking his mail course.

Miss Bertha F. Hayes, a graduate of Boston University and the Bryant & Stratton School, Boston, and last year with Fryeburg, Maine, Academy, has just accepted a position as commercial teacher in the Franklin, Mass., High School.

J. Clarance Howell, principal of the Wisconsin Business College, Kenosha, Wis., is the new head of the commercial department of the Le Mars, Iowa, High School.

Miss Anna M. Sharood, last year commercial instructor in the Mechanicville, N. Y., High School, will teach these branches next year in the Natick, Mass., High School.

Miss Annie L. Rogers, last year with the Boone, Iowa, High School and during the summer with the Drake Business College, Plainfield, N. J., will have charge of the shorthand department of the Muskegon, Mich., Business College during the coming year.

T. B. Steward, Charleston, W. Va., is the new commercial teacher in Sherman's Business School, Mt. Vernon, N. Y.

M. T. Skinner, who sold the Eastern Shore Business College, Salisbury, Md., recently, will open a commercial department in Hillsdale, Mich., College.

Link's Modern Business College, Boise, Idaho, has these new teachers: Miss Nettie C. Breese, head of the shorthand department; Miss Pearl Jarvis, assistant shorthand teacher; and Harry McNeeley, assistant bookkeeping teacher. L. Broadwater, the efficient principal of the commercial department, remains with the school another year.

H. W. Leyenberger, of Atlanta, Ga., is the new head of the commercial department of the Poughkeepsie, N. Y., High School, and Miss S. G. Miller, of Freeport, N. Y., is the assistant in that department.

W. B. Holden, of Enosburg Falls, Vt., last year with Goddard Seminary, Barre, Vt., will be the assistant commercial teacher in Bagbee Commercial College, which is associated with the Stanstead Wesleyan College, Stanstead, Que.

J. C. Olsen, the well known principal and proprietor of the Parsons, Kan., Business College, has announced his candidacy for the Republican nomination as State Senator from Labette County, Kan. Mr. Olsen's many friends will wish for the success they will expect him to achieve.

B. I. Van Gilder, who taught last year in the Detroit Business Institute, will take a year off and will attend Valparaiso, Ind., University.

E. T. Whitson, last year with the Central Nebraska College, Central City, Neb., is to be an assistant commercial teacher in the University of North Dakota.

E. P. Blanton, a recent graduate of the Southern Georgia Normal School at Abbeville, has been engaged as an assistant commercial teacher in the Modern Commercial School, Brockton, Mass.

Miss Fern Frayer, a graduate of the Elyria, Ohio, Business College, has accepted a position as shorthand teacher with the Northwestern Business College, Chicago.

E. F. Metzger, who taught last year in the Pennsylvania Business College, Lancaster, has engaged as commercial teacher with Goldey College, Wilmington, Del.

Miss Clara Means, of Hazelhurst, Wis., takes charge of the shorthand work in the Spencerian Business College, Milwaukee.

Miss Ethel Henderson is a new assistant in the Erie, Pa., Business College.

G. T. Wiswell goes from the Creager School, Louisville, Ky., to the head of the commercial work of the Plymouth, Ind., High School.

F. R. Salway, formerly with the Gambier, Ohio, Military Academy, spent last year in a law school at Portland, Ore., and he has just been made librarian of the Multnomah Law Library of Portland.

F. E. Mitchell, who had charge of the commercial work of the Rutland, Vt. High School last year, has bought an interest in the Bradford, Pa., Business College, where he will be associated with O. E. Beach. Mr. Beach and Mr. Mitchell were formerly associated in the Lawrence, Mass., Commercial School.

Edward Youtz, of Des Moines, will teach the commercial branches next year in Way's Business College, Aberdeen, S. Dak.

Byron Foster, of the Long Branch, N. J., High School will have charge of the shorthand and typewriting work of the Atlantic City, N. J., High School next year, and M. H. Bigelow, who last year was with the Utica, N. Y., Free Academy, will be in charge of the commercial department of the Atlantic City High School.

Miss Mary S. Harris, a recent graduate of the Bliss Business College, North Adams, Mass., will teach shorthand and typewriting in the Connecticut Business College, Middletown, Conn., during the coming year.

Duncan McDonald, a Ferris graduate, will have charge of the shorthand department, and N. B. Good, of the Williams Business College, Oshkosh, Wis., will have the commercial department of the American Commercial School, Allentown, Pa.

W. W. Knisley, a former Ferris graduate, who has had some very valuable business and teaching experience since leaving Big Rapids, Mich., goes back to his Alma Mater for the coming year as head of the commercial department.

L. M. Crandall, who was with the Douglas Business College, McKeesport, Pa., last year, has opened the Norwich, Conn., Commercial School.

A. J. Drossart, just graduated from Ferris Institute, goes to the Cream City Business College, Milwaukee, as an assistant commercial teacher.

D. L. Hunt is the new commercial teacher in the Eau Claire, Wis., Business College, at a salary so munificent as to make the ordinary commercial teacher dizzy. Mr. Hunt deserves his good fortune.

Charles R. Hill, who has been with the Bowling Green, Ky., Business University for a year or two as special teacher of penmanship, will teach penmanship during the coming year in the Pennsylvania Business College, Lancaster, and at the same time will fit himself for all-round commercial work. He is going to an excellent school for that purpose.

Mary L. Moser, who was with the Drake Business College, Plainfield, N. J., last year, will be with the New Martinsville, W. Va., High School during the coming year.

N. D. Beglin, who taught last year in La Plata, Md., will have charge of the commercial department of the Easton, Md., High School during 1908-9.

R. W. Rand, a recent graduate of the Dorchester, Mass., High School, goes to Goddard Seminary, Barre, Vt., where he follows A. H. Delano, who next year will have charge of the commercial department of the Arlington, Mass., High School, succeeding A. L. Morgan, who will have a similar position in the Asbury Park, N. J., High School.

Denton Stillwell goes from Mercer, Pa., Academy to the West Orange, N. J., High School.

Nettie E. Moody, recently graduated from the Worcester, Mass., Business Institute, will have charge of the shorthand work in the Troy Conference Academy, Poultney, Vt., and C. E. Herrick, a 1908 graduate of the commercial department of the Beverly, Mass., High School will be the secretary for this school.

Henry C. Leffingwell goes from the New Britain, Conn., Com'l College to Spencer's Business School, Kingston, N. Y.

G. P. Jones has sold the South Georgia Business College at Valdosta and has accepted the Chair of Mathematics at Andrew Female College, Cuthbert, Ga.

A. P. McCarroll goes from the Modern Commercial School, Brockton, Mass., to the Duff School, Pittsburg, Pa.

E. I. Fish, last year with the National Business College, Roanoke, Va., is a recent addition to the staff of the R. M. & S. Schools, Trenton, N. J.

S. C. Coulson, a teacher last year in Brown's Business College, Danville, Ill., will be an assistant in the Bellingham, Wash., Business College during the coming year.

P. B. Gibson, of Brooklyn, N. Y., will have charge of the commercial department of the Lowell Commercial College, Lowell, Mass., during the coming year.

Lena McCartney, who was with the Interstate Commercial School at New Hampton, Iowa, last year, will have charge of the shorthand department of Toland's Business University, Nebraska City, Neb., during next year.

M. A. Conner, last year with the Morse High School, Bath, Me., goes to the Medford, Mass., High School to open a new commercial department.

J. Mills Leslie, who was at the head of the shorthand work of the Chicago Business College last year, will have a similar position with the National Business College, Roanoke, Va., during the coming year.

J. W. Donnell, who was with the Interstate Commercial School, Cedar Rapids, Ia., during a part of last year, is engaged with Spalding's Commercial College, Kansas City.

H. B. Smellie goes from the Upper Alton, Ill., Military Academy to teach with Mr. S. A. Moran in the latter's shorthand school at Ann Arbor, Mich. Mr. Smellie will teach only part time, giving part of his time to work in the University of Michigan.

Edith Blum, a graduate of the University of Michigan, is a new member of the high school faculty at Appleton, Wis., where she will assist in the commercial department.

W. E. Mansfield, with the National Normal University of Lebanon, Ohio, goes to Toland's Business University, Sioux Falls, S. Dak.

Miss Lydia V. Johnson, of Aurora, Ill., will have charge of the new commercial department in the Watseka, Ill., High School.

L. V. E. Peterson, last year at Red Wing, Minn., is now in charge of the Brainerd, Minn., Business College.

Miss Martha Kittrell, of the Bowling Green, Ky., Business University, has taken charge of the shorthand department of Heald's Business College, Reno, Nev.

O. T. Johnson, who last year handled the commercial department of the Brownsberger School, Los Angeles, has taken a position at a munificent salary, as secretary of the Los Angeles Colinger and the Riley Oil Company, Consolidated. Mr. Johnston is one of our finest men in commercial work and his many friends will certainly congratulate him on the well merited promotion that he has earned.

Miss May Freligh goes from the Williams Woods College, Fulton, Mo., to take the commercial department of the Junction City, Kan., High School.

J. K. Condon, last year in charge of the commercial department of Lima, Ohio, College, will next year be in charge of the commercial work in the Hillsdale, Ohio, High School, following J. A. Kirby, who takes a similar position in the Rutherford, N. J., High School.

The hundreds of friends of Edgar M. Barber, many years one of the foremost among commercial teachers, will be glad to know that, after many previous promotions, he has been made chief clerk to the United States appraiser of the port of New York, at a salary of $3000 a year. This is the position held by George Cortelyou, the Secretary of the Treasury, just before he went to Washington to begin climbing the ladder near the top rounds of which he is now resting.

J. W. McCaslin is the new penmanship teacher in the Chicago Business College, following R. W. Ballentine, who is with the Albany, N. Y., Business College.

B. F. Watson, of Osnaburg, Ohio, a Zanerian graduate, is the new supervisor of penmanship in the Sharon, Pa., public schools.

G. E. Henning will be a new assistant commercial teacher in the Canada Business College of Hamilton, Ontario.

A. E. Caskey, for many years supervisor of penmanship in the Parkersburg, W. Va., public schools, has accepted a position in Strayer's Business College, Baltimore, as commercial teacher.

F. L. Groom, a graduate of the Kansas Wesleyan Business College, Salina, Kan., will be at the head of the commercial work of the Stafford, Kan., High School.

Rena E. Bennett, of Brockton, Mass., will teach shorthand with Drake Business College, Newark, N. J.

D. S. Hill, a well-known penman and commercial teacher, who has been with the Paris, Tex., Commercial College, goes to the Redwood, Calif., High School.

Miss Mary Bingham is the new commercial teacher in the N. Tonowanda, N. Y., High School.

C. A. Reid, of Dallas, Texas, goes to the Gainesville, Texas, Business College, as commercial teacher.

F. M. Fazel, of Osceola, Iowa, is a new assistant in the School of Commerce of the Dakota Wesleyan University, Mitchell, S. Dak.

W. J. Goggin, of Gardner, Mass., a recent graduate of Tufts College and also a Fitchburg, Business College graduate, has taken a position as assistant commercial teacher in the Cambridge, Mass., Commercial College.

Miss Annetta M. Page has been chosen as head of the shorthand department of the Parsons, Kan., Business College.

W. H. Patten, of Shenandoah, Iowa, goes to the Merrill Business College, Stamford, Conn., as head of the commercial department.

The Columbus, Ohio, Business College has added H. G. Swope to its teaching staff. Mr. Swope was with Taylor University, Upland, Ind., last year.

Spokane, Wash., has lost J. C. Vornbrock to the Santa Barbara, Cal., Business College, where he will have charge of commercial branches.

Hugh S. Jeffrey, of Huntington, Ind., is teaching commercial subjects in the Illinois Business College, Chicago.

Richard Scholz, Troy, N. Y., is a new teacher in the commercial department of Schuylkill Seminary, Reading, Pa.

Mary McDougall has gone from Elizabeth College, Charlotte, N. C., to the Randolph-Macon Woman's College, Lynchburg, Va, where she will have secretarial work.

Miss Jean E. Pearson, of York Springs, Pa., is a recent addition to the faculty of the Drake Business College, New York.

Miss Christina Bowles, last year in charge of the shorthand department of the Gem City Business College, Quincy, Ill., has moved to Seattle, where she will teach shorthand in Wilson's Modern Business College.

Miss Anna L. Dobson, who graduated from Eastman Business College last year, is in charge of the commercial department of the Reidsville, N. C., High School.

Miss Florence I. Powers is teaching shorthand in the Stratford, Conn., High School.

Miss Nettie C. Gilmore, who finished a course in the Gregg School, Chicago last year, is teaching in Thompson's Commercial College, Minneapolis.

C. E. Dwight, Abilene, Kan., is in charge of the shorthand work of the Tri-State Business College, Cumberland, Md.

E. V. Graves, Chillicothe, Mo., is teaching commercial branches in the St. Louis, Mo., Business College.

C. A. Robertson, last year with the Massachusetts College of Commerce, is now in charge of the commercial department of the MacCormac School, Chicago.

F. N. Delahunty, of Philadelphia, follows R. V. Snyder, in the Mahanoy City, Pa., High School, where he is in charge of the commercial department. Mr. Snyder goes to the Nutley, N. J., High School for similar work.

A. C. Doering is a new teacher in Wood's New York School, Fifth Avenue and 125th St.

Miss Lorena Lane will have the shorthand department of the Sheldon, Iowa, Business College this year.

William Pugh, formerly with the Wisconsin Business College, Fond du Lac, Wis., has charge of the commercial department of the Schissler School of Business, Norristown, Pa.

L. A. Newton is at the head of the commercial department of the new Britain, Conn., Commercial College.

E. D. Pennell, formerly with the Adrian, Mich., College, is now in the Minnesota School of Business, Minneapolis.

H. A. Reneau now swings his facile pen in Lawrence University, Appleton, Wis., where he has a delightful school home.

Albert Hiltpold, a recent student of the Northampton, Mass., Commercial College, is now teaching in Yonkers, N. Y.

Miss Cora M. Pryor, of the Globe Business College, St. Paul, Minn., is this year in charge of shorthand in the Bloomington, Ill., High School.

H. E. Congdon, last year with the Meriden, Conn., High School, is this year in charge of the commercial work of the Rutland, Vt., High School.

F. E. McClain, who has been spending the summer in the Zanerian Art College, is opening the new commercial department in the Oil City, Pa., High School.

C. O. Weeks, last year with the Huntsinger Business College, Hartford, Conn., will open a new commercial department this year in the Shelton and the Derby, Conn., High Schools. The buildings are near to one another, and Mr. Weeks will divide his time between the two institutions.

Miss Beatrice E. Coxon, of Utica, N. Y. and Earle G. Childs, of Providence, R. I., are new teachers in the Coleman National Business College, Newark, N. J.

C. T. Forcade follows N. B. Good as commercial teacher in the Williams Business College, Oshkosh, Wis. Mr. Good goes to the American Business College, Allentown, Pa.

C. B. Edgeworth has charge of the commercial work of the Westfield, Ill., College this year.

W. H. McCauley, for many years principal of the four C's at Des Moines, is now with the Brownsberger School, Los Angeles, and, associated with him, are two other Iowans: R. E. Wiatt, formerly at Council Bluffs, and Mrs. Anna M. J. Crouse, at one time in Centerville, but more recently with the Santa Rosa, Cal., Business College.

M. A. Conner, of the Bath, Me., High School, opens a new commercial department in the Medford, Mass., High School.

L. W. Greathouse, a recent Gem City Business College man, is directing the work of the commercial department of Hill's Business College, Waco, Texas.

T. N. Carswell has gone from the Abilene, Texas, Business College to the Wichita, Texas, Business College, owned by the principal of the former school.

C. A. Marone, of Brown's Business College, St. Louis, has charge of the shorthand department of the San Francisco Business College.

Miss Alice Campbell, who was with the Eagan School, New York, last year, will teach in the public schools of Plainfield, N. J., this year.

Miss Millie H. Maier, a recent product of the Summer School of Rochester, N. Y., Business Institute, will teach commercial work in the Schenectady, N. Y., High School this year.

Atlee L. Percy goes from the Spencerian Commercial School, Cleveland, to the Technical High School, Springfield, Mass.

H. G. Staton, is a new commercial teacher in the Ely, Minn., High School.

A. W. Ross, last year with the East Troy Conference Academy, is now with the B. & S. Business College, Manchester, N. H.

Miss Eloise Winhafer, who was with the Drake Business College, Jersey City, last year, is now at the head of the shorthand department of the Worcester, Mass., School of Commerce.

Hattie N. Burch, last year in the Des Plaines, Ill., High School, will have charge of commercial work in the Stilwater, Minn., High School.

B. W. Freeman, of Highland Park College, Des Moines, is at the head of the commercial work of the Stanstead, Quebec, Wesley University.

The American Business College, Pueblo, Colorado, has a new Gregg teacher in the person of Conrad Morris, of Swayzee, Ind.

D. M. Murphy, recently with the Omaha, Neb., Commercial College, is now with the Beatrice, Neb., College.

Miss Dorothy W. Fitts, a recent graduate of the Dorchester, Mass., High School, is a new teacher on the staff of the Rochester, N. H., High School. Miss Fitts will teach the commercial branches.

B. F. Hart, for many years at the head of the commercial department of the Peru Township High School, La Salle, Ill., is now at the head of the commercial department of the splendid new Westport High School, Kansas City, Mo.

T. J. Kirker, who has been with Spalding's Business College, Kansas City, Mo., is now in charge of the commercial department of the Central High School of that city.

Miss Marion V. Ney, of St. John's, Mich., goes this year to the Traverse City, Mich., High School. She was in the Iron Mountain, Mich., High School last year.

Ernest McCollum goes from Rockford, Ill., to the commercial department of Barnes Business College, St. Louis.

C. M. Drake, last year principal of Drake Business College, Plainfield, N. J., is principal of the commercial department of the Yale Business College, New Haven, Conn.

E. B. Moore, has gone from Dixon, Ill., College to the Lewiston, Idaho, High School, where he will have charge of the commercial department.

W. D. Wigent, a recent graduate of Central College, Central City, Neb., is with the Lake City, Minn., Commercial College.

G. C. Brink is a new commercial department man in Brown's Business College, Kansas City, Mo.

Oscar Sarsfield is a recent addition to the staff of the School of Commerce of Highland Park College, Des Moines.

G. G. Gudmundson, a graduate last year from the University of North Dakota, where he completed the course in the School of Commerce, is now principal of the Goderich, Ontario, Business College.

Leon F. Hussey, a last year's graduate of the Bliss Business College, North Adams, Mass., is the new teacher in charge of the commercial department of the Mechanicville, N. Y., High School.

John T. Yates, one of the proprietors of the Bliss Business College, Newark, Ohio, was chosen for the shorthand department of the Metropolitan Business College, Chicago, but was unable to take the position because of a severe attack of illness.

J. J. Forney, of the Abilene, Kan., Business College, is in charge of the commercial department of the Denison, Iowa, Normal School.

A. G. Berry, formerly of New Brighton, N. Y., is now connected with the big Huntsinger Business College, Hartford, Conn.

Cassmore has—more sense—stimulating stuff at the top of his spinal cord for our subscribers—so see that you keep your subscription stencil in the "going" instead of the dead class.

An article from his pen will appear in the December number that is worth the subscription price of anyone's money.

WHERE THE SELF SUPPORTING COME IN.

"Talk about ejycation", says my friend the pessimist, "I can't see it's got much to do with people's gettin' on. If I was to name all the grad'yates I know that's failed, I reckon it'd fill a small d'rectory--business college, 'cademy, university, college, law, and the whole bunch of schools that's s'posed to make you a howlin' success. Wy, there's—."

"Wo-p", said I, "you're back in the last century on your ideas and notions. For instance, you're all off on the notion that a school is even *supposed* now-a-days to *make* a success of you, howling or otherwise."

"Not make a success of you? Well then what in tarnation are they for? What are they supposed to do? What are they good for if it ain't to make you git there over the other fellow who's shy on college education and degrees an' such?"

"Well, you see," I answered, "everyone that knows, long ago gave up the idea that anybody or anything could *make* a success out of anybody. May help some, may put him where he can do it for himself, but he has to do it for himself. Nobody can build up an athlete frame on you and give you hard, bunchy muscles with an appetite for anything that can be chewed—nobody but old Mr. Exercise.

They can give you the chance to exercise and the stuff to eat to make the bones and muscles and that's all. If you don't do the eating and the exercise to aid digestion and assimilation to convert the food into muscle, why, you won't have the muscle. That's all."

"Well, then what's the sense in spendin' money sendin' young folks to school? If you can't make successes out of them, better save the money."

"Not a bit of it. You don't catch my meaning, don't savvy. Education, or rather schooling, is all right. It's the meat and the bread and the other things to eat that will build muscle if they are given to the fellow who can and will digest them and make them a part of him. But food isn't helping anybody unless he does digest and assimilate—makes it a part of him—has the power to make use of it, to use it."

"Guess I don't quite savvy. That 'similate' sticks me. Can't di-gest it. 'Spose you give it a little plainer, just simple language like."

"Well, you see, it's like this. Schooling or knowledge is a power, or can be made a power, that's all, and nothing else. It won't lift you nor push you along a single inch unless you have the enterprise and the ability to use it. No more than steam in a boiler will pull a train of cars unless you have the rest of the machinery and the connection is all right to the cylinder and it's regulated right."

"Oh yes, I see. Then this ejycation—"

"Schooling", I interposed. "Schooling is the word. Education starts when you are about a day old and goes on till you end life."

"All right, then this schooling ain't all of it, at all. Just a part of it—the steam, so to speak."

"That's it exactly. Schooling isn't all. It's only a part, but a mighty important part and the more you have of it, the better off you are, that is, provided you can use it. In other words, the bigger head of steam, the more power, the more speed to the engine and the longer the train, *if* the machinery for using the steam is big enough and all the force of the steam can be used.

The reason some people succeed so poorly with a good schooling is they have never learned how to use it to get the most out of it. The practical side of their nature or mind has not been developed enough to utilize all their knowledge to the best advantage. At least, that's one reason. Just imagine a man trying to stuff himself full enough of food to last a week and then expecting it to work out into muscle and bone. That's partly why so many fellows show up short after they've been kept in school perpetually from five to twenty-five. No practical side developed. No development of power to use what they have accumulated.

Look at the fellows who have to work a while, then go to school a while, then work again, and so on. These fellows are eating one meal at a time and working to make it a part of themselves.

Then they repeat it over and over. As fast as they get a thing, they learn how to use it. So the strength from each meal goes into them to make them strong."

"Then you're in favor of ed—schooling?"

"To be sure. How could a reasoning person be otherwise? It is the hope, the salvation of everyone. But the strongest men have been those with whom learning and doing have gone pretty much hand in hand. The truth is, knowledge and the ability to use it are two different things. Knowledge alone makes the 'educated fool' you were talking about. Combined with ability to use it to advantage—practical ability—it makes the big successes. It takes a team to draw the big success-wagon, one horse won't pull it very far—Knowledge and Ability to Use It."

"Yes, indeed, there's nothing in the world will take the place of schooling. To work a field you must first find the field—that's hunting opportunity—then you must get the co-operation or consent of some one else for the work—this is the practical or real business part; then you must have the things to plow with and know how—that's the schooling part, where mere knowledge comes in. Of course, you must have the plow on hand when you propose to work next day. And the better you plow and team, the better the work and more profitable."

"Then the first thing you'd do", said my friend, "would be to get the plow and the team."

"There's the practical sense", I replied, "the ability to carry out what you propose, and with profit to both, first. But it won't hurt any if you keep hunting for garden spots to plow and perfect yourself on them before tackling the big fields. In other words, earning some money along, finding how it's done, and learning to use what you may already have, right along with the schooling or before, is going to help in making good use of all future schooling. One's education never ends, and pretty nearly everyone who ever 'got there' did some studying for years after he was out of school. Yep. Nothing like schooling; nothing better except education, which includes the ability to use the schooling."

"You mean", said he, "it's worth about as much to know how to land the job you're after and be able to manipylate a salary raise as it is to be able to do the work."

"That's it exactly. You've caught a part of the meaning at last. That wouldn't be all of the meaning, but it would be a part."

LESSONS IN ORNAMENTAL WRITING

Norwalk Business College, Norwalk, O.

By E. W. Wonnell,

Specimens for criticism should be mailed to Mr. Wonnell by the 25th of the month.

I have not given a large number of copies for this month, but they are difficult enough to keep you busy if you give them the practice you should

Just two capitals *L* and *S* and the upper loop letters. I consider *L* and *S* the most difficult of all the capitals and most penmen consider the upper loops the most difficult of all the small letters.

We can best study the *L* and *S* by noticing their points of similarity. Each begins with a large horizontal oval. Notice that this oval is a little larger and that it comes nearer to the base line in the *S* than in the L. Strive to get the stem of these letters a graceful compound curve. Crossing of *S* one half its height. Crossing of *L* the same or a little above one-half the height. Be careful to keep the shade low, entirely below the crossing. Base line loop of *L* horizontal. Finishing oval of *L* horizontal and same size as beginning oval.

Now, here comes the important point in the instruction for *L* and *S*, important because it is usually overlooked by students and I have never seen it mentioned in any instruction. It is this: The loop of *S* and the corresponding loop in *L* should be widest at half its length that is, it should taper to the top as well as toward the crossing. Most students get it balloon-shaped.

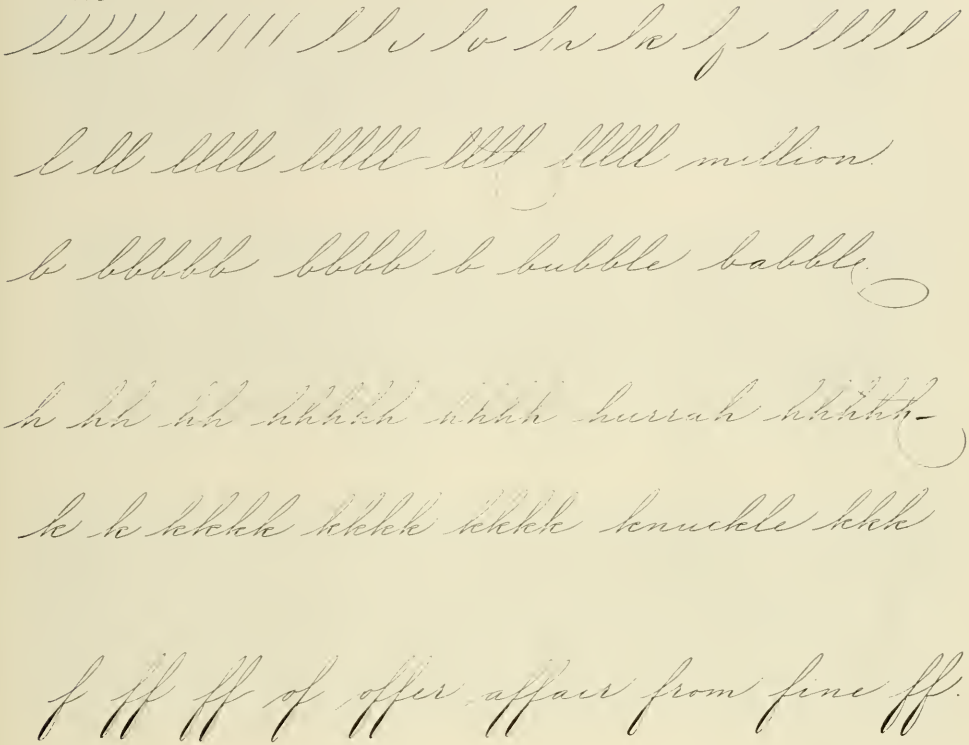
This will help you to get it right. Stop at top of loop, thus avoiding the unsightly broad turn and resulting baloon-shaped loop. You may do the same thing with the base-line loop. I always have my students stop at the end of these loops in business writing, ***until they have learned to make them properly***.

Now watch carefully my instruction on upper loops. Students have the same trouble here that I have just mentioned in connection with *L* and *S*, they get their loops too broad at top.

Now watch Use a rather quick action, a combination of finger and arm movement. Get plenty of curve in up-stroke and a little in down-stroke till you almost reach the crossing. LIFT THE PEN IN MOTION AT THE CROSSING. Catch up the stroke very carefully and finish like *i*. I believe the line of dissected loop letters in copy will make my instruction transparent.

I received a nice lot of practice work on the September lesson, which I went over very carefully. You will find criticisms in this issue. I hope you will be benefited by them. Keep coming that is, keep up the work till the close of the lessons if you possibly can. You'll be happy then and so will I.

THE SECRET IN MAKING GOOD LOOPS — LIFT THE PEN AT THE CROSSING — LIKE THESE.



WONNELL'S CRITICISMS

J. R. B., Ill. You write a very neat business hand—a little too slow though—get a little more movement. I admire your neatness but it is almost a fault with you. Strike out boldly but carefully. Make your capitals much larger for a while and your shades heavier. Get more swing.

J. C. R., Minn. You do remarkably well for one engaged in your line of work. You could become quite professional if you were to take a regular course. Your capitals are the best. I don't believe you need any further criticism on this lesson.

R. L. H., Ohio. You do quite well. *O* and *A* are your best letters. Get shade higher on *C* and throw finishing oval either below or around base line, not above it. Go slowly on *D*. Don't make the little loop so horizontal and large and make "*O-part*" larger. Notice position of *E* in relation to base line. You get it too high. You can secure a certificate provided your work is up to the standard.

W. A. H., Pa. You do excellent work. Your business writing is professional now and all you need, to learn ornamental is lots of study and practice. Your small letter work is best and the only criticism is on small *c*. Get more of a hook and dot at the top. You make the usual mistake on *E* too high from base line.

F. W., Iowa. You are doing fair work, your small letters being the best. *E* is your best capital and *D* your poorest. I believe you'll have to put a little more speed into your capitals but be careful not to go to the other extreme. Study form.

J. A. N., Pa. Capital *O* is your best letter. Keep shade higher on *C* and *A*, especially *C*. Judging from your work, I would think that you have had little training in ornamental so far. That being the case, you can reach the top if you practice, practice, practice.

E. H. M., N. J. Yours is the best work I've received. Your small letter work is fine—I don't think you need any criticism on it. You make the mistake of not getting your finishing ovals on capitals horizontal and when you finish with oval entirely below base line, you carry top stroke of oval too far to the left. Right side of oval of *A* should be nearly straight but not as straight as you make it.

W. J. E., N. J. You are doing good work. Make capitals larger. Do you use suspended arm movement? I recommend it. Capital *E* too high above base line. Small *r* too large. You can become very fine.

C. S. F., Miss. Yes, you have the earmarks of a "comer." Slow down considerably both on caps and small letters. Again—Slow down. I'll excuse the ink this time. Don't let it happen again.

C. T. E. S., N. J. You are quite a penman already. Slow down and study form. Too much slant on *A* and *C*. Work on *D*, reading very carefully. "Keep little loop and *O-part* both resting on base line.

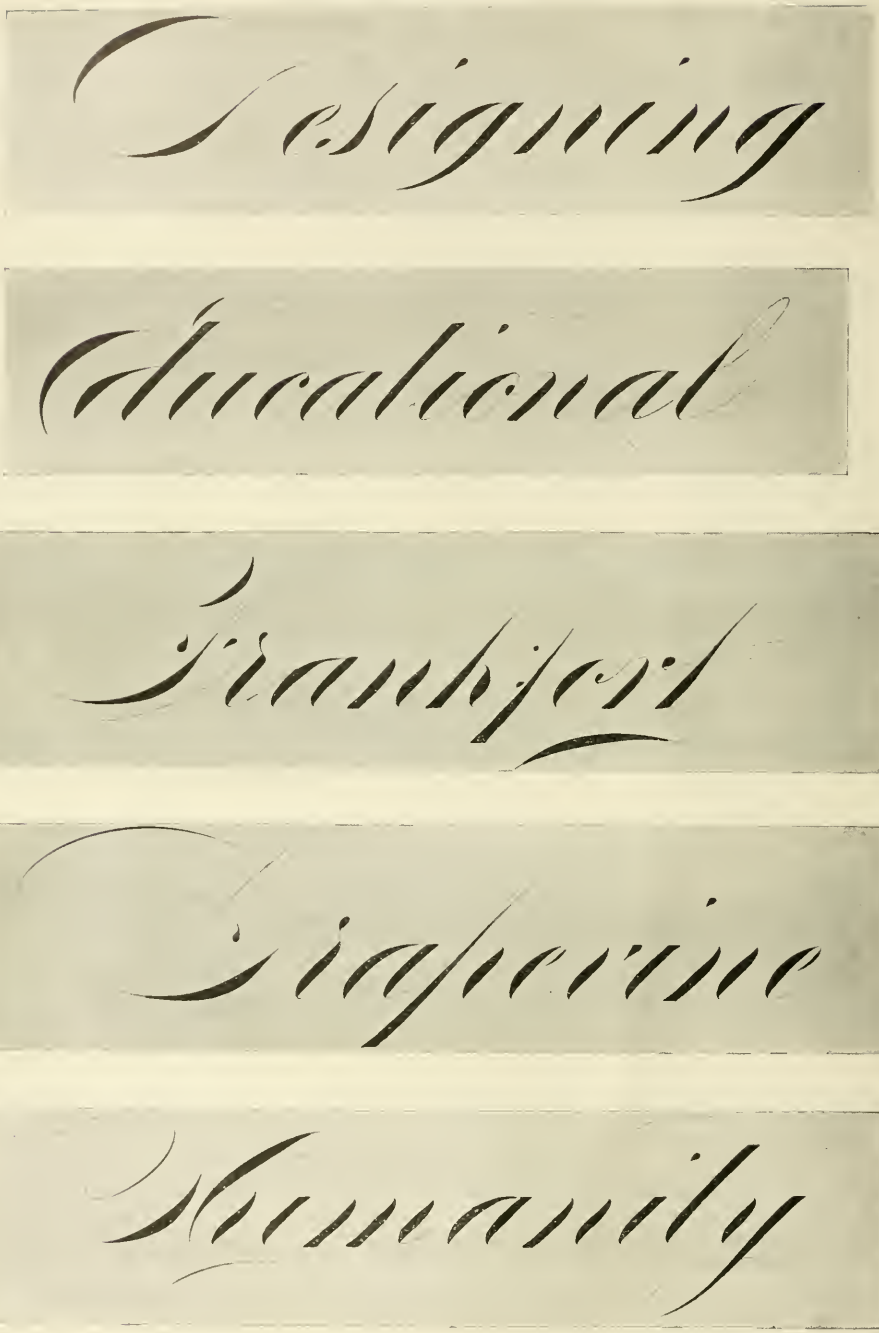
A. D. S., Mich. Throw finishing oval of *E* around base line. Same for *C*. I believe you used a pen that had seen better days. A little better quality of paper will help some. I was very glad to see your work. Come again without fail.

A. P. M., N. Y. You are doing very good work but your paper and ink are so poor, it is hard to tell what you can do. You have a good eye. Get a little more movement on your capitals. I believe you write fast enough on small letters.

J. H. J., Ohio. Your work is smooth. Finishing oval of *D* should be horizontal. Your small letters need more attention than capitals. Change your style of *c*, loop *e*, close *o* at top and get retrace on finish of *w*. Work on line 9.

J. F. C., Pa. You have a nice start. Study form. Do lots of thinking as well as practicing. Watch finishing ovals of *O*, *A* and *D*. Get them horizontal. Don't begin *C* with a dot. *C* and *E* both too high from base line. Write page after page of small letters, both crosswise and lengthwise of page.

H. N. C., Ohio. You do very well indeed not to have had any lessons at all in penmanship. I believe you can learn to write but for H. N.'s sake, get some bigger and better paper and put some water in your ink to thin it. Come again and I'll be more specific in my criticism.



Another inspiring page of free-hand script by L. Madarasz. More to follow.

The Employer's Standpoint

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

Many of the readers of this number of THE BUSINESS EDUCATOR are just beginning their business courses and the matter of getting a position is purposely brought early to their attention. It is of great importance that the student should go at this matter properly. A correct start hastens a happy result. The principals of the following incidents were, a few years ago, facing the same problem you are now facing and they were no more, nor less, likely to error than the young men of 1908.

A young man once asked the writer for assistance in getting a position. "What are you qualified to do?" I asked. He replied, "I am not qualified for any position but if I could get one, I would then fit myself for it." All efforts to show this young man that he was going at the matter backwards were unavailing. His policy is a short-cut to the free lunch counter where he is now probably taking his meals.

Mr. F., a young shoemaker, was a delightful contrast to the above. After spending his evenings for two winters studying in an evening school, he said, "I want to get this thing well—I don't care how long it takes." He did get it well and began making good at once. He is now holding a responsible position in Baltimore, with promotion just ahead. He believed in preparation first and position next and has proven his theory to be correct. The time to begin getting a position is at the very beginning of the course for the subsequent getting and keeping of the position depends upon the preparation. The way to make a thorough preparation is to get the daily lessons perfectly. This done, the happy result will be forthcoming.

If some of the best business men of your city were to leave their offices and go to your home to tell you what, in their ripe experience, they had found to be the most useful for office beginners to know, you would profit by what they had to say. It is not possible for these busy men to go to you in person, but here are some things that they have said about preparation for office work. The following remarks were gleaned from personal interviews with representative American business men and are as authorative and valuable as though spoken in your hearing.

"What do you consider the most important things for an office beginner to know?" I asked the manager of a widely known shoe factory. After a moment's thought he replied, "Penmanship and Arithmetic with accuracy and rapidity are the most important." I don't care whether he knows much about book-keeping or not, if he has the qualifications just mentioned and a knowledge of debit and credit he will, if he is bright, get along all right. Business graduates don't step from school to the position of head bookkeeper in this office. They begin at the bottom where they are given one book to keep, when they have mastered that they are given another and so on until they know all the books in the office. Rapidity and accuracy are great things."

The head bookkeeper in a large furniture store declared, in response to my question, that four-fifths of a bookkeeper's mistakes are made in addition. A thorough going business man said, "A stenographer must know how to spell, punctuate and use English well. So many of our young people study but a few months after finishing the Grammar Grades that the language is but poorly learned. It is a great mistake."

"Were I to take one of your clerks and fit him for your office, what would you wish me to teach him?" I asked the head of a department store. "I should want him taught to keep his books in balance," he replied. "I should, of course, prefer a good penman to a poor one but he must be able to keep his books straight."

To the question, "What are two most essential qualifications for a beginning stenographer?" a judge replied: A good command of the English, including, of course, spelling, punctuation, capitalization; etc., *and accuracy in transcribing her notes.* In my legal work I use many words that are generally considered synonymous, yet each has its own meaning and is used for a purpose. Unless the stenographer knows the definite meaning of each one, she gets muddled and makes nonsense out of what I intended should make sense. Neatness is essential—fresh linen, unsoiled hands, fingernails clean, clothes well brushed, pages free from finger marks, blots or erasures, etc. I once had a man for outside work," he continued, "who wore very inexpensive clothing and it was often frayed but it was always neat and clean. He could do better work because of it—he was a valuable man."

These things may seem elementary, but it was just upon these things that all the men interviewed placed the emphasis. The young reader is again reminded that these men are speaking from experience; and an ounce of experience is worth a pound of theory.

It is not to be inferred from the foregoing that these are the only important things in the course. *They are not.* The other subjects such as Commercial Geography, Commercial Law, Office Practice, etc., are just as important. But the testimony of business men shows where to place the emphasis. When the more elementary subjects are thoroughly mastered, superior work can be done in the advanced part of the course as well as in the office. Of this the business men are well aware, but in wisely placing the emphasis on the elementary part of the course they are striking the key-note of preparation.

Nine students out of every ten could profitably spend more time than they do on their business courses. Not all who profess to be qualified for office positions are really capable of holding them. The experience of most commercial teachers is that young people are so anxious to begin work that they shorten their time of preparation, their progress being, thereby, retarded all through life.

Out of 650 replies received to a want "ad" in a Boston paper, only six were worthy of serious consideration—the others were only partially fitted. Such instances as these, of which there are others, indicate that there are but few really good bookkeepers out of a place. These six may have already had positions and looking for a chance to better themselves.

A thorough preparation plus common sense and a desire to please makes the *keeping* of the position a logical result.

Some years ago a young man whom we will call Mr. A. applied for a position as stenographer in an office where many had tried before him and failed. During his two weeks' trial, he found that he must take dictation from three men, each of whom had different charactertstics. The first spoke very fast but Mr. A. could write rapidly and make a good transcript. The second hopelessly muddled his letters. He would dictate a sentence, then alter it, then another with subsequent change, and so on until the paragraph was finished. He would then treat the paragraphs in the same way. By the time the letter was dictated it was so jumbled up that it required much revising and frequently complete reconstruction at the hands of the stenographer. This he could do because of his knowledge of the language, and his transcripts came

back to the dictator worded in a clear, straightforward, business-like way. The third man had the eccentricity of rushing into the room and beginning the dictation before reaching his desk or speaking to the stenographer. Mr. A. overcame this difficulty by always keeping his note book open, and within reach, and a pencil over his ear, ready to write at the first outburst of dictation. It is almost useless to say that he won the appreciation of his employers and was made a permanent member of the office force. Such men are bound to succeed—the world can't keep them down even if it wanted to.

The world has more inefficient workers than it can well get along with and it needs more well qualified ones than it can get. Men of affairs are constantly looking for men who can do things a little better than any one else. At least one corporation makes the practice of engaging good men whenever it can find them, whether there is an immediate opening or not—it can use all the good men it can find.

The world calls loudly for men and women who can do things better than anyone else and is willing to reward them for it. The need was never greater—there are greater things to be done than ever before. This call goes resounding through all the avenues of trade and is for you, young men and women The world needs you—otherwise you would never have been—and it needs you at your best. The exactions are greater than ever before but your opportunities for preparation and the reward offered are correspondingly greater, therefore, you have an equal chance with your friends of yesterday.

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Lockwood-Stoltz Art School, Dept. F, Kalamazoo, Mich.

SPECIMENS

A fine lot of specimens have been received from Mr. S. O. Smith, the skillful penman in the Willis Business College, Ottawa, Ont., Can. These specimens are very good for this time of the year and show that Mr. Smith is securing his usual results.

Mr. C. J. Potter, penman in the Elliott's Business College, Burlington, Ia., submitted specimens of his pupils' work about the time our October number went to press, a large percentage of which was up to our certificate standard. Mr. Potter is to be congratulated on the results he is getting so early in the season.

Specimens of penmanship executed by the pupils of the Commercial High School, Pittsburg, Pa., have recently been received from Mr. H. G. Burtner, penman and commercial teacher. All of these pupils are writing practical business hands. Every page is the embodiment of neatness. Mr. Burtner is to be congratulated upon the success he is achieving.

A. R. Merrill, the skillful penman of Saco, Me., renewed his subscription to THE BUSINESS EDUCATOR and enclosed some superbly written cards, ornamental style. Mr. Merrill's work is certainly of a very high standard.

H. B. Cole, penman in the Quincy, Mass., High School, sent us some exercise work done by some of his pupils that is exceptionally fine. These pupils are evidently getting the right kind of instructions.

Specimens of a high order were received from E. W. Miller, principal, commercial department Williss Business University, Springfield, O. We have written Mr. Miller to have some of his pupils prepare work in India ink so we may have it engraved for THE BUSINESS EDUCATOR.

Specimens of lettering, roundhand, business and ornamental penmanship have been mailed us by E. H. McGhee, penman in the Horton-Large Business Institute, Trenton, N. J. Mr. McGhee is yet a young man, and from the way he is improving, it seems as though he is destined to become one of our finest penmen.

J. W. Washington, the penman and engrosser of Boston, Mass., recently favored us with a page of signatures in ornamental style, as well as a number of written cards, which are very creditable indeed. Mr. Washington is endeavoring to build up a good business by mail, and we doubt not that his work gives entire satisfaction. We wish to refer our readers to his advertisement in another part of this journal.

I TEACH Penmanship BY MAIL

I woo the World's First Prize in Penmanship. By my new system I can make an expert penman of you by mail. I also teach Book-keeping and Shorthand. Am placing my students as instructors in commercial colleges. If you wish to become a better penman, write me I will send you FREE one of my Favorite Pens and a copy of the Ransomerian Journal.

C. W. RANSOM,
Euclid Ave., Kansas City, Missouri.

By H. B. Lehman, St. Louis, Mo.

By D. Beauchamp, with the A. N. Palmer Co., New York City.

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**

It tells the Pupil and Teacher How. It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT.

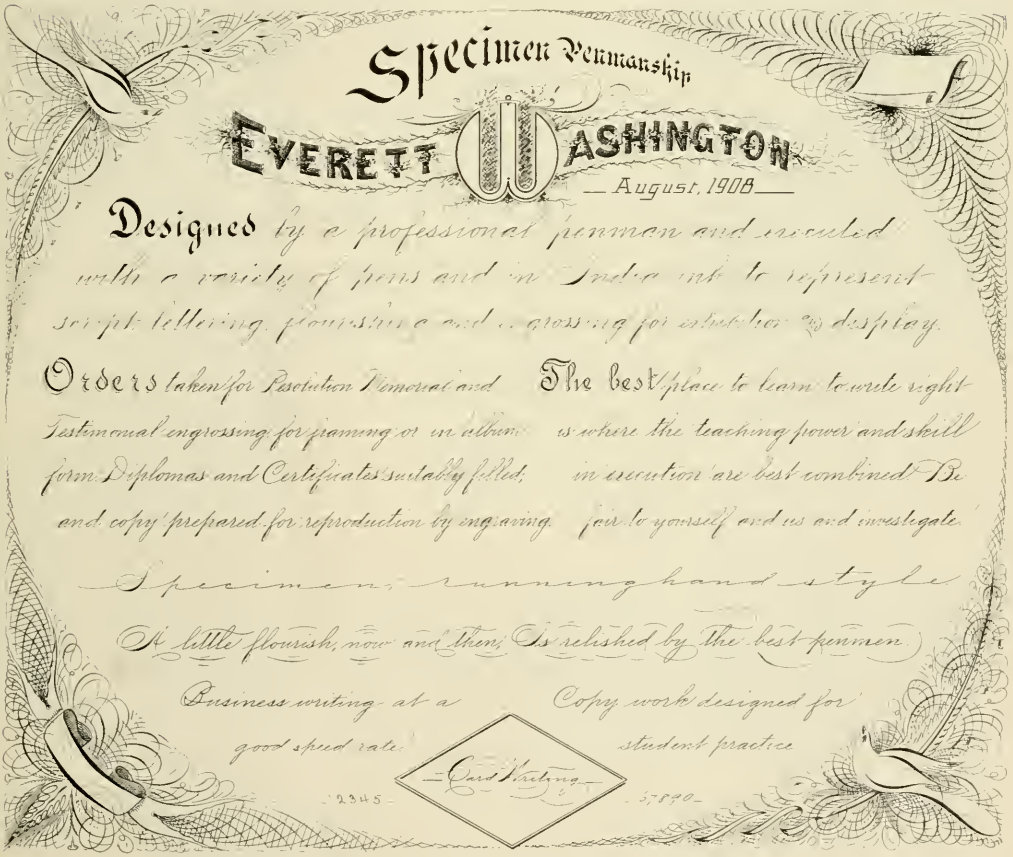
Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.

C. A. FAUST, - 40 Dearborn Street, - CHICAGO, ILL.

Build thee more stately mansions, O my soul!
As the swift seasons roll!
Leave thy low, vaulted past!
Let each new temple nobler than the last
Shut thee from heaven with a dome more vast,
Till thou at length art free
Leaving thine outgrown shell by life's unresting sea!

Oliver Wendell Holmes

By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.



A fine engraving of a fine specimen executed by a fine penman, W. F. Giesseman, Beutel Business College, Everett, Wash.

TO H. M. ROWE.

As some strong swimmer, alone and far from shore,
Counts every sullen wave but a caressing friend,
And smites with joyous stroke that leaves no trace or trend
Of enmity or ire; fronts foam and spume and roar
With smile of fellowship, that, understanding, asks no more
Than privilege of battle 'gainst what odds may lend
Enchantment to the clash; ever overcoming, send
No taunt into the ruins of the fray; then, sore
From bruise and strain to turn again for healing home;
Forgotten all the sturdy pose and unrelenting blows;
Gone all the tumult, lost in passion turned to foam
At sight of friends so few, and yet who knows—who knows
How strong since they subdue a spirit wont to roam
Afield in conquest, far from friends and nearer foes.

—*Melvin Cassmore.*

BECOME AN EXPERT

Have an expert knowledge of the art in which you are engaged and thus make penmanship interesting and fascinating to your pupils

Secure a copy of Courtney's Method of detecting Forgery and Raised Checks. Fascinating, interesting and instructive from cover to cover. Profusely illustrated with photogaaphic reproductions of famous forgeries

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Cedar Rapids Business College, Cedar Rapids, Ia

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Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,

195 Grand Ave., ROCHESTER, N. Y.

BOOK REVIEWS

"Method in Penmanship," by J. H. Bachtenkircher, supervisor of penmanship in the public schools of Lafayette, Ind., is a neat little booklet, which all teachers of penmanship will do well to secure. It is adapted to the use of any system and is chock-full of good things.

Beers Shorthand, Complete Text. A system of light line phonography adapted to every purpose for which shorthand is used, by J. W. Beers. Second edition—revised and re-engraved and published by the Beers Publishing Co., 1008 Simpson St., New York, N. Y. The following is not only what the author claims for Beers Shorthand, but what he states he can prove: "It is only light-line system that does not drop terminations. It is the only light-line system that HAS Pitmanic Brevity. It is the only light-line system that does NOT mutilate the English language. It is the only light-line system that does not have to distort the regular word-outlines in order to make facile phrase-signs. It is the only system by which any word in the English language may be written without lifting the pen. It is the only system that does not use arbitrary or symbolical signs for prefixes and affixes. It secures as great brevity as any system ever published and, at the same time, gives as full a consonant indication as any Pitmanic system and as full a vowel indication as any light-line system which is much more than any Pitmanic system does. This means ABSOLUTE LEGIBILITY.

"It is the only text that does not have a lot of 'mush' that has no connection with what the student needs. The book was made by a practical man for practical people. 'Slush' belongs in the advertising literature—not in a Text. There are practically no obtuse or difficult combinations. Read 'Some Points.' That is the biggest *proved* claim ever put out in the history of shorthand."

The book is attractively printed and bound and no doubt a copy will find its way to the desk of every student of shorthand systems. And, as the author hopes, it may soon become one of the leading systems of shorthand in this country. In writing us the author states that we should give the book a notice if we can, and that we are not to be afraid to give it "hits" if we feel like it. "That won't hurt us," he says, "nor it." "The book that is afraid of attacks had better not get to the printing press." Mr. Beers will gladly send a copy of the booklet, "Some Points," to which he refers, to all who are interested.

"Accountancy," an entirely new work dealing with Accountancy from a theoretical and practical point of view by Francis W. Pixley, London, Eng. Published by Sir Isaac Pitman & Sons, Ldt., London, and handled in this country by the well-known publishing firm, Isaac Pitman & Sons, 31 Union Square, N. Y. This book treats the subject of Accountancy on a scientific basis. Some of the chapters treated in the book are as follows: The Constructive Branch of Accountancy; The Construction of Books; The Construction of Cost Accounts; The Construction of Statements of Accounts to Show the Financial Results; The Construction of the Profit and Loss Account; Depreciation; The Construction of the Balance Sheet; The Law Relating to the Construction of Books and Statements of Account. It is well printed, substantially bound and contains 311 pages. Undoubtedly this is a very valuable work for all who are are interested in the subject of higher accounting. Price, $2.

By C. W. Ransom, Kansas City, Mo.

TO PENMEN AND TEACHERS OF PENMANSHIP.

The next annual meeting of the National Penmanship Teachers' Association will be held at Indianapolis, Ind., December 28-31, 1908, in the Shortridge High School building. The Federation headquarters will be at the English Hotel,

The officers and executive committee of the Penmanship Association desire very much to have an enrollment of 200 members in the penmanship section. Remember the number —200—think about it, talk about it, and help to make it this number, first by enrolling yourself and second by interesting others to become members. The fee for the first year is $3.00, and renewal thereafter is $1.50. The fee includes a copy of the Official Report free. If possible, pay your fee before going to Indianapolis.

I am sure you would enjoy the program of the next meeting. If you attend one of the meetings, I know you will want to attend another. The social feature, the cordial greeting, the glad hand shake, the interchange of thoughts and ideas—these are qualities that belong distinctively to the Federation meetings. Can you afford not to identify yourself with a Brotherhood of this kind? Help the Association and the Association will help you.

Remember the 200—do all you can to make the membership reach this mark. Please join.

Yours most cordially,
C. E. DONER,
Secretary N. P. T. A.

PROGRAM

National Penmanship Teachers' Association.

MONDAY, DECEMBER 28, 8 P. M.

President's Address—L. C. McCann, Mahanoy City, Pa.

Reports of Secretary—C. E. Doner, Beverly, Mass.

Reports of Committees, New Business, etc.

"The Beginning Class"—T. A. Hopper, Manchester College, North Manchester, Indiana.

Discussion led by W. C. Henning, Associate Editor American Penman, Cedar Rapids, Iowa.

General Talks and Experience Meeting.

TUESDAY, DECEMBER 29, 9 A. M.

Address—"How I Teach Penmanship," M. A. Adams, President Marietta Business College, Marietta, Ohio.

Discussion led by N. H. Wright, Bryant & Stratton Business College, Louisville, Ky.

"Writing from Superintendent's Point of View,"—F. W. Cooley, Superintendent Public Schools, Evansville, Indiana.

"Little Sermons in Penmanship by Grade Supervisors"—J. W. Woodruff, Superintendent Penmanship, Indianapolis, Indiana.

WEDNESDAY, DECEMBER 30, 9 A. M.

Address—Charles F. Coffin, Vice President and General Counsel, State Life Insurance Co., Indianapolis, Indiana.

"The Creation of Penmanship"—C. W. Ransom, President Ransomerian School of Penmanship, Kansas City, Mo.

Discussion led by W. W. Smith, Indianapolis Business University, Indianapolis, Indiana

"Lesson at the Board"—J. H. Bachtenkircher, Supervisor of Writing, Lafayette, Ind.

"Teaching Helps in Penmanship"—H. C. Kessling, President New Albany Business College, New Albany, Indiana.

Experience Meeting.

THURSDAY, DECEMBER 31, 9 A. M.

Address—"Our Work and Health"—Miss Charlotte Ziegelbauer, Supervisor Writing, New Albany, Indiana.

Discussion led by H. C. Walker, Supervisor of Writing, St. Louis, Mo.

Address—"Card Writing"—J. O. Peterson, Columbus, Ohio.

Report of Committees on Exhibits.

Election of Officers.

Closing Exercises.

Such men as these will talk in our general discussion—C. P. Zaner, C. E. Doner, L. C. McCann, C. S. Chambers, C. R. Tate, A. M. Wonnell and R. A. Grant.

WANTED An ex-commercial school owner, an experienced teacher, a manager, a practical accountant wants a position as manager and solicitor for a good commercial school. Address, KEP., care Business Educator, Columbus, Ohio

12c. WRITTEN CARDS 12c.
Finest WRITTEN CARDS, 1 dime (silver) and 2c stamp. New and Beautiful Illuminated Scroll Cards in Colors and Gold with name only 25c per doz. Twenty (20) lessons Business Writing by mail only $5.00
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FOR SALE! A one-half or whole interest in business college located in a central city of 400,000. Partner has other interests—cause for selling. One who is willing to assume some liabilities, can get half interest for $1,500. School now paying. Address, S. W.
Care of BUSINESS EDUCATOR, Columbus, Ohio

IF YOU WISH TO EARN while you learn, write to
Parson's Penman, Keokuk, Ia.
My propositions and price lists will interest you. They are free.

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WRITE TODAY FOR FULL PARTICULARS
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I will write your name on one dozen **CARDS** for 15 cents.
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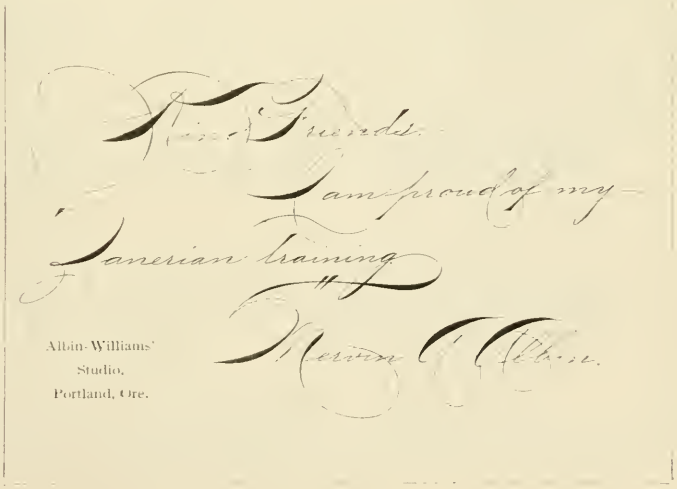
AGENTS WANTED
BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp
COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c per doz. Lessons in Card Writing. Circular for stamp.
W. A. BODE Box 176, FAIR HAVEN, PA.



Lessons in
Roundhand
W. A. Baird,
118 N. High St.,
Columbus, O.

INSTRUCTIONS FOR LESSON NUMBER THREE.

The exercise on the first line of this lesson is one that should be mastered before beginning work on the letters themselves. You will find it extremely hard to keep the down strokes of equal heft, there will be a tendency to swell the shade when you have completed about one half of the stroke. This will be due to the fact that the stroke is much longer than in the minimum letters and you have to exceed your range of motion. You will soon overcome this difficulty however if you practice on the first line of the lesson and stick to it. Do not try the letters or words until you feel reasonably sure of the first line. Another tendency will be to taper the shade too much as you near the base line. After you have made a line of this exercise place your ruler over the upper half of the work and see if the lower part would resemble your best effort on an exercise of the small letter *u*. It ought to.

Be sure that you have your paper ruled and make the exercise two spaces high. The connecting hair line should extend up one space.

The letter *t*, given in the second line is a repetition of the first line with the crossing added. The crossing is made 1-3 of a space from the top.

The letter *d* consists of the oval used in the *a* and is merely an a with the second shaded stroke extended another space higher. See to it that both shaded strokes are of equal width.

The letter *p* is three spaces high being 1 1-2 spaces above the base line and 1 1-2 spaces below. The second shaded stroke of *p* is the same as the last stroke in the *m* and *n*. Retouch the strokes that are finished off square at either one, or both ends just as soon as you make them. It will soon become a habit to do this, and will in time be done almost unconsciously.

The letter h in this syle is 2 1-2 spaces high, the second shaded stroke is the same as that in the letter *p*.

The first part of the *k* is the same as in the *h*, the second part however is entirely different, it consists of a hair line stroke commencing one space to the right of the first stroke and joining the first stroke 1-2 space above the base line, it should be a compound curve and can be made upward instead of downward if preferred. The second part of the finishing stroke begins at the junction of the two other strokes and is a compound curve, the general direction of which is nearly vertical. The joining of the two parts of the finish for the *k* forms a small loop.

The letter *l* is the same as the first line exercise only 1-2 space higher.

The letter *b* is the same as l except the finishing stroke which is the same as the finish for the *v* and *w*.

This lesson will be good training in slant as the long shaded strokes are what determines the slant of page writing, that is, more so than the minimum strokes do.

BAIRD'S CRITICISMS.

R. L. H., Cincinnati, O. Lower turns too sharp, and you are not particular about hitting the head line. Up strokes are made too fast. In fact all your work has the appearance of having been rushed. Square up strokes in *m* and *n* by retouching after the stroke has been made. Raise the pen at the top of all minimum letters.

Rene G., Kansas City, Mo. Your work is very fine. Shades taper a little too much in making the double turns. Would advise you to raise the pen at the top of all minimum letters, you will notice the benefit more when you get on smaller work.

Pentfield, Pa. Work is altogether too fast, shades are not heavy enough. Read the instructions carefully as to pen liftings. You use too much connective slant, the up strokes should be on nearly the same slant as the down strokes. Sign your name to your work.

W. A. D., Hartford, Conn. Your work is very good. It is a little too high for the width, but expect you to overcome that fault on small work. In writing words you are not careful enough about bringing all letters to the head line. To get ends of strokes square it is necessary to retouch the work.

TYPEWRITERS

NEW AND SECOND HAND

Some of Them but Slightly Used.

ALL OF THE BEST AMERICAN MACHINES

Remingtons $20 Densmores $18
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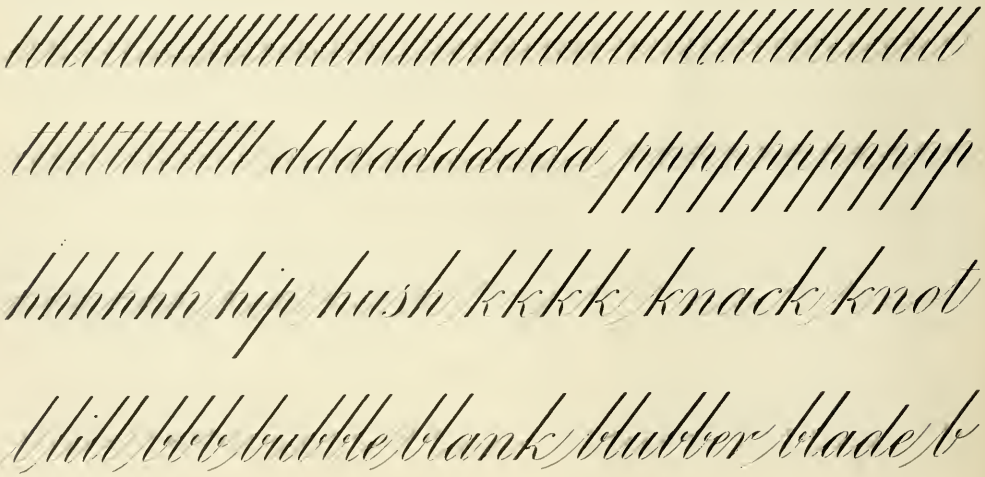
Address, **W. McBEE, 19 Snyder St., N. S., Pittsburg, Pa.**



WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGERS
MANAGER
20 E. Gay St., **Columbus, O.**

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

WE now have 20 good paying positions open for well qualified Commercial Teachers. Penmanship essential. Enrollment free. Write for blank. Schools for sale.

U. S. COMMERCIAL TEACHERS' BUREAU
J. O. RICE, MANAGER
CHILLICOTHE - MISSOURI

THE KINSLEY-DRAKE CO.
SCHOOL AGENCY

Removed to Trenton, N. J., solicits correspondence from teachers, and from schools looking for teachers, and from schools for sale.

Free registration

KINSLEY-DRAKE CO.
TRENTON, N. J.

Positions Not All Filled

We now (September 10th) have the following openings for commercial teachers to be filled:

One $1500 High School position.

Five $1200 positions. Two High School places.

Ten positions paying from $900 to $1200.

Eighteen positions paying from $500 to $900.

We Need More First-Class Teachers

Continental Teachers' Agency,
Bowling Green, Ky.
Free Enrollment if you mention this paper.

MIDLAND TEACHERS' AGENCIES NO ENROLLMENT FEES
WRITE ANY OFFICE FOR BLANK
WARRENSBURG, MO. — RICHMOND, KY. — PENDLETON, OREGON

UNFORTUNATE FOR BOTH When we have a call for a teacher and can't fill it, it is unfortunate for the school and for the teacher who might have had the place. We hate to say it but we've been there once or twice. Were you the teacher who missed the opportunity? Don't be in a position to lose out again.

UNION TEACHERS BUREAU, 229 Broadway, New York

IN SEPTEMBER Three of our members began work in new positions in St. Louis Business College, two in the Cleveland High Schools, two in University of Wisconsin, one in University of Nebraska, two in Pittsburg, and many more in all parts of the United States. What about your future? Will you not let us assist you? Free registration.

THE SPECIALISTS' EDUCATIONAL BUREAU,
Managed by R. A. Grant, Head of Com'l Dep't Yeatman High School, St. Louis. Webster Groves, St. Louis, Mo.

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

The NORMAL TRAINING DEPARTMENT for commercial teachers conducted by the Rochester Business Institute is proving a decided success, but many more candidates are wanted for the attractive positions constantly offered to graduates of this institution.

Since January 1st, 1908, requests for graduates from our normal department have been received from New York City, Buffalo, Rochester, Syracuse, Albany, Utica, Schenectady, Elmira, North Tonawanda, Batavia, Rome, Hancock, Bolivar, Port Chester, Mount Vernon, Kingston, Glens Falls, Union Springs, and Yale, N. Y., Philadelphia, Pittsburg, Reading, McKeesport, Waynesboro, Indiana, and Erie, Pa., Jersey City, Newark, and Pleasantville, N. J., Winter Park, Fla., Hartford, New Haven, Danbury, New Britain and Stamford, Conn., Springfield, Cambridge, Salem, Pittsfield, Holyoke, Middleboro, and Marlboro, Mass., Lewiston, Me., Montpelier, Vt., Roanoke, and Front Royal, Va., Baltimore, Hagerstown, and Crisfield, Md., Chicago, Ill., Indianapolis, Ind., Milwaukee, Wis., Detroit and Lansing, Mich., Cincinnati, O., Kansas City, Mo., Redfield, S. D., Meridian, Miss., Abilene, Tex. Reno, Nev., McAlester, Okla., Bozeman, Mont., Lucknow, India.

A postal card will bring by return mail a copy of our new illustrated prospectus and catalogue, which gives a complete outline of the normal training department.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

EMERGENCY CALLS

Are numerous all fall. Let us help you. On such calls in September we sent teachers to the following business schools: College of Commerce, Kenosha, Wis.; King's Business College, Charlotte, N. C.; Heald's Business College, Reno, Nevada; Miss Olmstead's Shorthand School, Hartford, Conn.; Burdett College, Boston. And to these high schools: Long Branch, N. J.; Hackettstown, N. J.; Grand Forks, N. D.; Oakland, Md.; Utica, N. Y. These represent only a small fraction of the vacancies we were asked to fill, and many of them are still open this morning, October 3.

Enrollment free. No charge to schools.

The National Commercial Teachers' Agency
A Specialty by a Specialist
E. E. Gaylord, Manager — Prospect Hill, BEVERLY, MASS.

"We have no wings, we cannot soar.
But we have feet to scale and climb
By slow degrees, by more and more,
The cloudy summits of our time."

By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.

Charlton V. Howe's Suggestions and Instructions for Learning and Executing Engrosser's Script.

A FEW SUGGESTIONS AS TO PENS, INK, ETC.

PENS After fourteen years' experience with various pens, I have come to the conclusion that the Gillott No. 303 pen is best adapted for Engraver's Script. It is sufficiently flexible for shading and the point fine enough to produce delicate hair lines. For very small, delicate script there is no pen equal to the Gillott 290 or 291.

INK The proper ink to use in writing Engravers' script is a very important consideration. The best flowing ink I have ever used is a combination of Higgin's Eternal, two parts, and Underwood's Egyptian Black, one part. This combination produces a dead black shade with a delicate hair line. The objection to this ink is that it is not water proof and is affected by the moisture in the atmosphere which causes it to become sticky and smears whenever it is touched. It can be used successfully on work that requires little if any handling and the proper precautions taken. Walkden's Japan is a very dependable ink. While it does not flow as smoothly as the combination of Higgin's Eternal and Egyptian Black, it is more durable and will stand a great deal of erasing, without affecting the ink in the least. This ink is not acid proof, but otherwise it is absolutely permanent.

PEN HOLDERS This is also another important considerarion in writing Engraver's script. Personally, I do not think the average oblique holder is well adapted to script writing unless the top side is flattened so the forefinger can rest upon both the holder and the tin at the same time, thus overcoming the tendency to grip or tug. The triangular oblique holder is well adapted to engrossing script.

PEN HOLDING I have learned through experience that the nearer the point of the pen is grasped the better control of the pen is the result. In writing Engraver's script, I place my forefinger on the pen below the side piece of the oblique holder about half an inch from the point of the pen, which results in perfect control of my pen. It may seem awkard at first in grasping the holder and pen in this manner, but it is worth trying and may produce the results for which you have long sought.

MOVEMENT Should be rather slow at first. Take sufficient time to properly form the shaded strokes. The tendency is to make the shaded stroke too fast, which results in a lack of uniformity of the length of the shades. This applies especially to the small *m, n, etc.*

RETOUCHING After a page of script has been completed, it should be carefully gone over and the defects of each letter remedied, the bottoms of the *m's*, *n's*, *r's*, *f's*, *h's*, *k's* and the tops of the *a's*, *g's*, *i's*, *j's*, *p's*, *q's*, *t's*, *d's*, *w's*, *n's* and *y's* accurately squared. This is the best kind of training and cultivates the most painstaking care, which, after all, is the secret of mastering Engravers' Script.

WHAT CONSTITUTES FIRST CLASS ENGRAVERS' SCRIPT?—Uniformity of size, slant and spacing, are the principle elements, and such details as being careful that each stroke comes exactly to the base line, and guide lines, to carefully round the dots of the *i's*, *c's* and *s's*, and to observe exact uniformity of shaded strokes.

LAYING OUT WORK—A section liner is an important aid in ruling a page for accurate Engravers' Script. After the page has been ruled carefully, sketch the wording to be written, taking particular pains to have each line *come out even* on the right side. Do not sketch the words so that some will be too open and others crowded at the end of a line.

Use a very soft pencil for ruling and sketching the wording, taking care to hold the pencil at the end so that there will be a very slight pressure on the point of the pencil in ruling. If the ruled lines are too heavy they will be difficult to erase. Always hold the pencil at the same angle in ruling and when the point becomes slightly dull, sharpen it on emery boards made for the purpose; this will prevent variation in the distance between the ruled lines and the size of the script.

One of the secrets of first class Engravers' Script, I learned from one of the best engravers in Chicago. He pointed out to me how graceful script was constructed upon the principles of ovals. Instead of making the shaded stroke of the small *i* straight, it is curved slightly to the left and all similar strokes the same. This was a revelation to me and I have carried out his suggestion in all my work ever since with the best results.

[The alphabet will follow, and next the finest letter ever printed in a penman's paper. Editor.]

INSTRUCTIONS.

EXERCISES NO. 1.—The object of this exercise is to assist in mastering long strokes which appear in the *t d* and *p*, and for the upper extended letters in Bank Note Script—a style of script much used by Engravers. The small *t* is always made with a loop. Carefully true tops.

EXERCISE NO. 2—This exercise will be helpful in mastering the capital stem. This principle is used in the following letters: *F, T, P, B R, H, K, G, I, L, D,* and *S*. The stem is three spaces in height in the following letters: *B, P, R, I, L,* and *S*, 2 1-2 spaces in *D, F, T, H* and *K*, and in the *G* a space and a half.

The stem is a most important principle and it is well to study the form, the length of the shade, its beginning and ending, so as to impress upon the mind the proper conception of its form. Carefully round the dot at the bottom of the stem. The dot should be made one-half space above base line. Avoid making the turn at the bottom of the stem too flat, it should be round and full.

In conclusion, I hope the foregoing suggestions will prove to be helpful to all who are trying to master Engraver's Script. Wishing you the greatest possible success, I remain,

Very truly yours,
CHARLTON V. HOWE

College of Penmanship and Drawing

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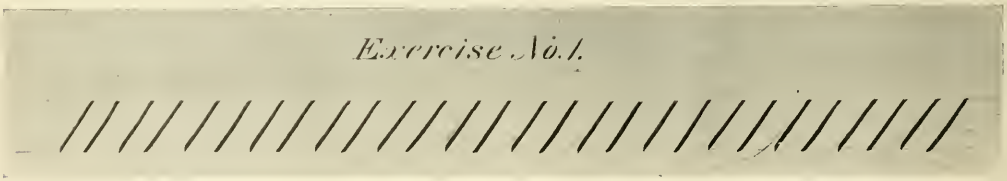

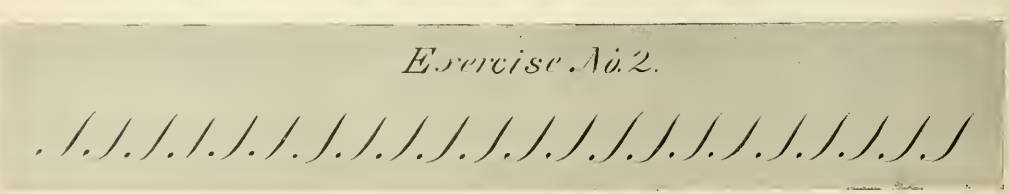

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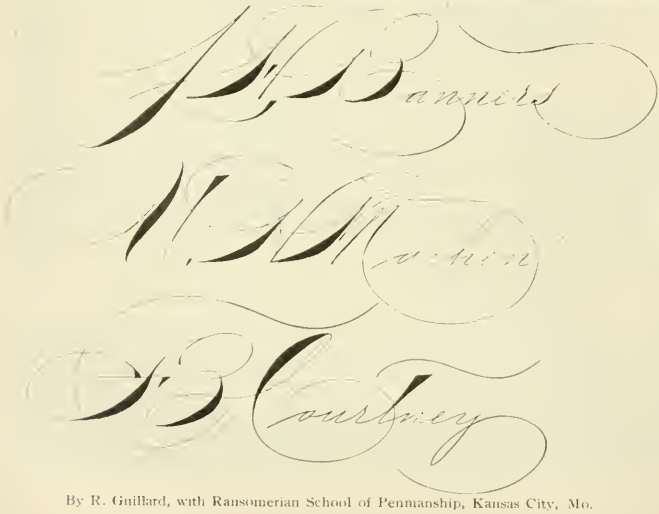
ALBUM PAGE. This is the second page of an engrossed album and it contains some artistic display worthy of critical study. Sketch in very roughly the first word WHEREAS, giving special attention to the initial "W" and its decoration. Next rule lines and write the text matter in order to ascertain the space it will occupy.

Draw design in detail and then outline in waterproof ink. Add the water color work next, using ivory black. The background of "W" in first "Whereas" should be very dark, and the effect will be enhanced by the addition of a few touches of vermilion to the ivory black. The W. in second WHEREAS may be treated in the same manner.

Make a careful study of all the values, and keep your color moving for clean, transparent results.

The "Faust Automatic Fountain Pen Attachment" is a device by which ink is stored up in a reservoir attached to the holder by which lettering, particularly automatic lettering, may be done quite rapidly and continuously without stopping to fill the pen from time to time with ink, which has always been a tedious process and a drawback to the automatic work. This seems to be practically overcome by this new invention. Price made known and information given upon application to the inventor, Mr. C. A. Faust, 40 Dearborn St., Chicago, Ill.

The Mountain View, California, Leader contains a news item which states that our old friend, Prof. Daniel T. Ames, who has been in the "Valley of the Shadow" has now recovered. Mr. Ames in speaking of his recent illness very characteristically said; "I tell you I was mighty near gone this time, but I didn't smell any brimstone, and, in fact, I have serious doubts as to whether there is any there."



By R. Guillard, with Ransomerian School of Penmanship, Kansas City, Mo.

CLUB CHAT

An appreciated clubbing has been received by THE BUSINESS EDUCATOR at the hands of A. G. Bauer, principal of the Lebanon, Pa., Business College. Mr. Bauer writes an easy graceful business hand.

A club nearly a half hundred is acknowledged from Miss Mary L. Champion, that skillful lady penman in the big Capital City Commercial College, Des Moines, Ia. As an all-round lady penman we presume that Miss Champion has no superior. This is a distinction of which she should be proud.

Rev. Pius Meinz, penman and commercial teacher in the St. John's University, Collegeville, Minn., patronizes the Business Educator year after year to an extent that is encouraging to the publishers. Rev. Meinz is a fine penman, as some of our older readers will remember. Moreover, he knows how to teach the subject practically and enthusiastically.

C. A. Cowee, penman and principal of the Wansau, Wis., Business College, recently mailed us a handsome list of subscriptions. It is such support as this that enables the editors to make THE BUSINESS EDUCATOR better from year to year.

P. O. Peterson, president of and penman in the Peterson Actual Business College, Scottdale, Pa., shows his appreciation of the good things we are putting in THE BUSINESS EDUCATOR by sending in a fine list of subscriptions. Mr. Peterson is a former pupil of the Zanerian and is getting good results in his penmanship classes.

Mr. E. E. Long, penman in the College of Commerce, Ada, O., is stirring up penmanship matters in his neck of the woods. It is unnecessary to say that he is a supporter of THE BUSINESS EDUCATOR. He has just mailed us a nice list of subscriptions and incidentally says that we may look for another clubbing.

J. A. Snyder, penman in the big Ferris Institute, Big Rapids, Mich., is again throwing his clubs in our direction. One of sufficient size to make the office force a great deal of extra work recently landed in our office. Still, Mr. Snyder, we are not complaining.

A goodly list of subscriptions comes from the MacCormac Schools of Chicago, Morton A. MacCormac, President, and C. A. Robertson, Penman. We have always heard good reports of the MacCormac Schools.

S. O. Smith, penman and commercial teacher in the Willis Business College, Ottawa, Ont., and an old clubber, has just mailed us a remittance to cover the cost of a good list of subscriptions. Mr. Smith not only writes well himself but knows how to teach others the trick.

T. W. Emblen, that graceful penman in the Elmira, N. Y., School of Commerce, has started the ball rolling by sending a good sized list of subscriptions.

T. A. Hopper, penman in the Manchester College, N. Manchester, Ind., has started to club THE BUSINESS EDUCATOR. Strenuously too. Mr. Hopper is not only getting to be a very fine business writer but he is climbing to the top educationally.

A. A. Erblang, penman and commercial teacher in the Quincy, Ill., High School, is an old friend and clubber of THE BUSINESS EDUCATOR. He is on hand again this year with a handsome list of subscriptions for a starter. At the present time we do not know of anyone who is getting better results in public school work than Mr. Erblang. He reports to us that every seat in his department is filled and that he has had to refuse admission to a number of others.

E. P. Bower, penman and commercial teacher in the Laurium, Mich., Commercial School, has shown his appreciation of THE BUSINESS EDUCATOR in a substantial way by sending in a good list of subscriptions. Mr. Bower is one of our most enthusiastic young teachers, and we predict for him a successful career.

R. W. Nickerson, Director of the School of Business in connection with Lawrence University, Appellton, Wis., recently favored us with a good list of subscriptions for THE BUSINESS EDUCATOR, and writes as follows: "I have always felt that THE BUSINESS EDUCATOR has kept well to the front in the upward movement along pen art lines and I am glad to know that we are to have this friend of ours enter our room again with inspiration for our students."

A nice list of subscriptions is at hand from Mr. J. F. Schuck, President of the Holdredge, Nebr., Business College.

A list of 28 subscriptions has been received from the genial, energetic and successful proprietor of McCann's Business College, Mahanoy City, Pa., Mr. L. C. McCann. Mr. McCann knows how to conduct a good school and he knows that the best way to keep up enthusiasm in his penmanship classes is to have his students subscribe for THE BUSINESS EDUCATOR. We are confident some splendid results will be secured in this institution during 1908-09.

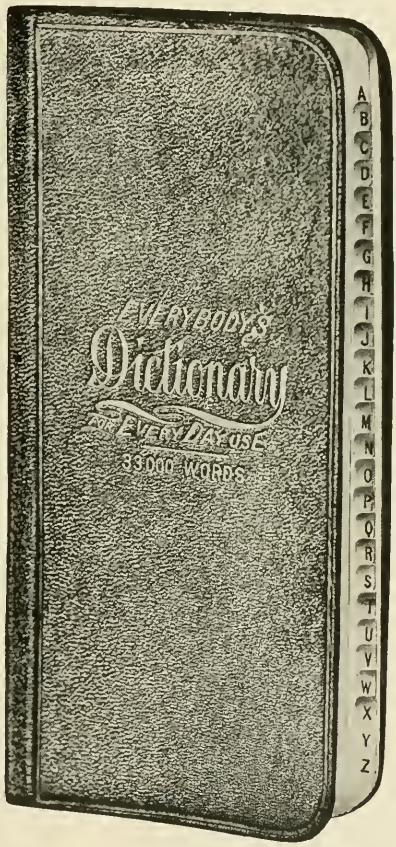
Pupils in the Blinn Memorial College, Brenham, Tex., are receiving the right kind of instruction in penmanship as evidenced by the handsome list of subscriptions recently received from their penman, Mr. G. W. Kopp. Mr. Kopp says THE BUSINESS EDUCATOR is dear to him and he will not try to teach penmanship without it.

A list of subscriptions very near half the hundred mark is received from Mr. C. W. Carlton, penman and teacher in the Scranton Business College, H. D. Buck, owner and principal. Mr. Carlton writes a business hand that is intensely practical and teaches his pupils to write the same style.

C. S. Rogers, penman in the San Francisco, Calif., Business College, the gentleman who contributed such a practical course of business writing in THE BUSINESS EDUCATOR last year, is again on hand with a good club. We consider Mr. Rogers one of our most practical teachers of penmanship.

C. V. Crumley, Enid, Okla., recently favored THE BUSINESS EDUCATOR with a magnificent list of subscriptions. Mr. Crumley is teaching the commercial branches in the Enid High School and states that they intend to teach the students something more than how to make a few debits and credits and peck out a letter on the typewriter with the first finger. He states that the subscription list sent is indicative of the interest and enthusiasm maintained in the penmanship classes. All of this clearly shows that the gentleman in the New States are not at all behind the brothers in the old states. Success to you, Mr. Crumley, in the good work.

O. J. Morgenson, of Trainer's Private School, Perth Amboy, N. J., sent a fine list of subscriptions and states that with the aid of THE BUSINESS EDUCATOR they hope to turn out some excellent business writers. Mr. Trainer, proprietor of this institution, belongs to the first rank as a practical penman and as is well known, he maintains a high standard in the penmanship work in his classes.



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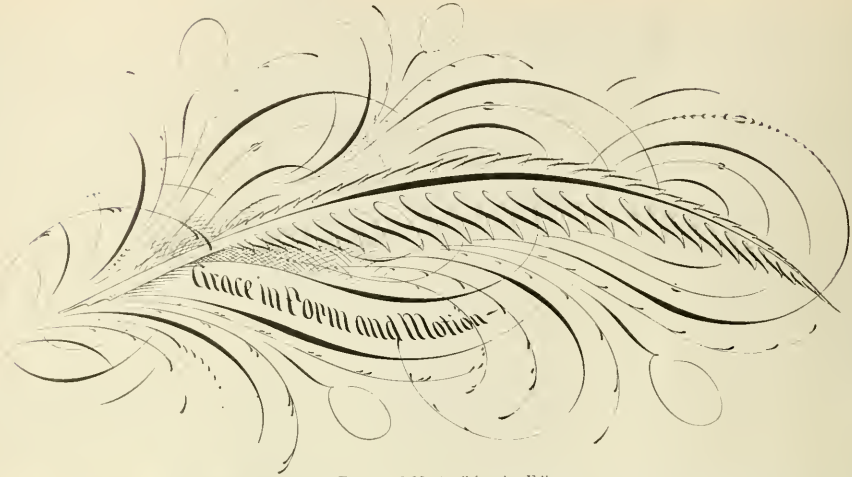

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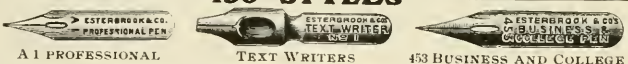

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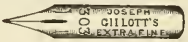

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In the great shorthand contest which has just closed in Jersey City, N. J., between **Chartier Shorthand** and **Gregg Shorthand, Chartier Shorthand** won out, in the **Final Examination**, by **One Hundred Seventy-two** words.

The management of the whole affair was left to five business men. Thirty pupils were secured, by advertising, and they were alloted by drawing, fifteen to the side. One or two days after the students had been assigned two of the Gregg students quit. The Committee allowed Gregg to go to the High School and get two others of his own selection. The Committee decided on a six-months contest, with two examinations, one at the end of four months and the **Final** at the end of six. It was ruled that each side teach its fifteen students for four months, then select its **seven best** for the contest. A few days before the first **contest** we were instructed to meet at the People's Palace, a local club, with our **seven** students. Mr. A. L. Spencer, Principal of Spencer Business College, reported with **eight** to be sure of **seven** in case of accident, etc. Gregg showed up with **only six**. The Committee did not require Gregg to return and get the **seventh**. Gregg had **eight** more stuck away somewhere, but forced **one** of the **Chartier** students out of the contest. Some days before the **first contest** Mr. L. C. Spencer, author and owner of **Chartier Shorthand** was called home, on urgent business, and was **not present**.

The reading was selected from papers brought there by the fifth committeeman. The students were not required to swear that they had never practiced the matter before, as they were at the **final contest**. This time the Gregg students won by 246 words. There were three readings, 80, 100, and 120 words a minute, each reading three minute in duration.

THE FINAL CONTEST AND GREGG'S FINISH

L. C. Spencer and Jno. R. Gregg were both present. The same Committeeman brought with him matter to be read. Three readings, 110, 130, and 150 words a minute, each reading three minutes. The reader, a lady from Brooklyn, objected to reading the matter selected in advance and insisted on its being selected from the library of the Club and this was finally done. In this, the **final contest**, with matter selected from the library and read at the rate of 150 words a minute, the Chartier students **defeated** the Gregg students **one hundred seventy-two words**, making a total gain during the **fifth** and **sixth** months of 418 words on the Gregg students. **Think of it!** Falling behind 418 words during the **last two months** is as **great failure**, on the part of Gregg, in an effort to do **high-class work**, as his attempt at similiar work at Baltimore, in a National Contest, April, 1905. Gregg Shorthand fails when you attempt to write **hard matter** with it at the rate of 150 words a minute.

Gregg has been given an opportunity to make good this **tremendous** loss of 418 words during the last two months, by continuing the Contest, **monthly public demonstrations**, reading to be selected from the latest newspapers, transcripts corrected immediately by persons selected from the audience. These last **precautions** are for the **public's** benefit. One week has expired and we have not heard one word from John R. Gregg. Will he, in future, be called John R., "the Silent?"

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We have examined Sherwin Cody's book "How to Do Business by Letter" and believe that in it you have a text that will accomplish the results outlined above. This is the only book adapted to school use we have ever seen which really represents the business usage of today, and develops in the student that business common sense and intelligence which is important above all other things. We believe Mr. Cody is generally regarded in the business world as a high authority on up-to-date usages and the best forms and style in letter writing and correct business English, on account of the wide distribution and acceptance of his books "The Art of Writing and Speaking the English Language," which we believe he has adapted for school use in his "Short Term Grammar Drill" and "Word Study for Schools."

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The reason of the phenominal success of "A Practical Course," rests mainly in the scientific pedagogical way in which the student advances while mastering the keyboard. The strong fingers are not strengthened at the expense of the weak fingers; neither are the weak fingers wearied with drills in advance of their more nimble brothers. **All the fingers are trained all the time,** with due consideration for the strength and suppleness of each. The student goes from the known to the unknown, the line of least resistance being followed throughout, so that he acquires the ability to write by touch almost before he knows it. **This method has been one of the fundamental factors in producing all of the most rapid and accurate typists of the present day.**

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CELIA SHANRAUTH	One-Year Champion	59
ELISE SCOTT	School Champion	52
JOSEPHINE KROEPLIN	Minimum-time Champion	34

In these contests five words are deducted for every error

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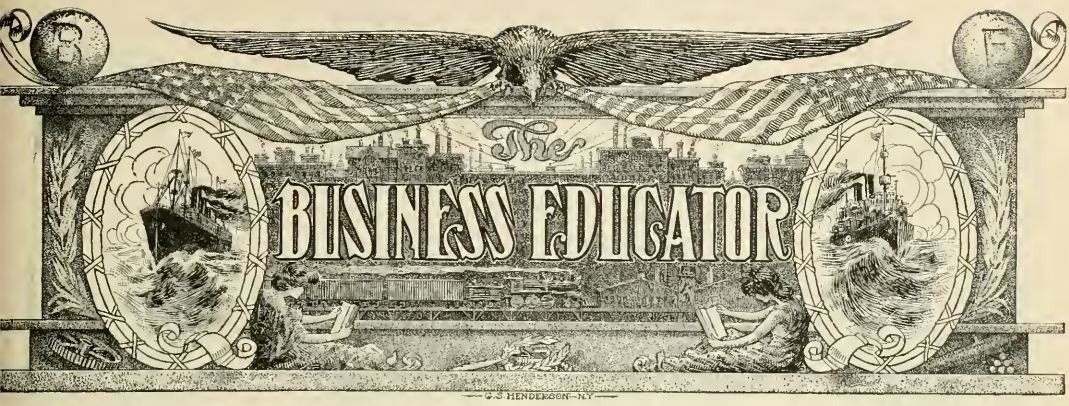

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THE BUSINESS EDUCATOR
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C. P. Zaner, - - - - - - - Editor
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The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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A seasonable editorial.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

DIAMOND DICK STORIES.

The boy whose mentality has not been developed beyond a desire for that kind of sewage is certainly to be pitied.

If there is anything more deadly in its effects, or quicker in reducing the mind to a "cipher with the rim rubbed out" than the yellow backed five cent thriller, it has yet to be discovered.

It is no crime to begin reading them—just a mistake—but it surely is a crime against yourself to continue to pour into your mind something that merely excites and never improves or enriches that repository where one should be heaping up those riches that "moth and rust cannot corrupt and thieves break through and steal."

When I was fifteen years old, a young man with a gothic head loaned me one of the "yellow backs" and I was running hot and cold over the hair breadth escapes of the hero, when my father, who weighed two hundred and twenty-five pounds, shot some good, wholesome advice in my direction that has stayed with me ever since. While there was no threat made, there was a feeling on my part that if another thriller found its way into my hands there would be an adjourned session in the woodshed and some inspiring conversation with a bed slat.

You cannot take the lurid product of a Brooklyn flat dweller, pour it into your mind, and draw out anything that has a market value. Decayed hen fruit is a drug on the market.

The hero of the "yellow back" appears on the scene just as the millionaire's daughter is about to be dashed to death by her runaway horse. He makes a superhuman lunge, grasps the nose of the horse in a "vice-like grip" and stops him on the brink of the precipice. The wedding occurs three weeks later and the father digs into his jeans for an auto, a palace, a yacht and a barrel of money and tells the young man that he will have to find his own furnace.

Or, just as "Mazie" is sinking beneath the water for the third and last time, "Diamond Dick" hisses "I will save youse," plunges into the icy stream and—another wedding; auto, palace, yacht, money and furnace.

Or, as the special train bearing the president of the road hurls itself through space at the rate of ninety miles an hour, the hero takes a drink of oil from the now useless lantern, lights his breath and flags the train, which comes to a stop with the pilot over a yawning chasm. The president has no daughter, but the hero is made vice-president of the road on the spot and is presented with three palaces in Utah.

The hero never works, and the reader soon acquires a distaste for any legitimate effort.

The sentimental gush that some young ladies read is just as deadening. The heroine is the first on the scene after the millionaire prince is hurled from his auto, nurses him back to health, and is married to him as soon as he is strong enough to say "yes" to the minister's question. After that she can revel in red plush furniture, have crayon portraits of all of her ancestors, and eat pie three times a day.

It's lovely, but that kind of reading leads to frowsy hair and an intellectual development that can be best expressed with the minus sign.

No one but yourself can pry you loose from this pernicious habit, and *you can* do it.

Every one who has risen very high in his chosen line of work has acquired the study habit, which means the reading habit—plus.

The reader of "thrillers" imagines that anything else would be dry and insipid, but I assure you that there are hundreds of books that are not only exciting enough to satisfy the lover of sensationalism, but they inspire you to set about developing your latent resources, and they fill your memory with excellent, simple English.

In nearly every place of a thousand or over in the United States is a free library containing a stock of books that will enable you to associate with the great minds of every age, and to think their thoughts upon all the subjects that are of interest to mankind.

If you will devote an hour a day, for five years, to systematic reading and study, not only of fiction, but of science, art, music, commerce and the resources of our country, you will have a well trained mind, a fund of information that will enable you to talk intelligently upon any topic and a command of language that will astonish and delight you. You will find yourself living in a delightful atmosphere of achievement.

Honestly, young people, isn't the society of the cultured, thinking people of the world worth breaking into—worth an hour of your time each day? Think it over for five minutes then buy a "jimmy" and begin.

Do it *now*.

CRITICISMS

Z. C., Minn. Well pleased with arrangement of your specimens as well as writing. Lesson 12 is especially fine.

H. E. McL., Pa. Lesson 19 should be reviewed. The letter *w* is much too wide for its height.

D. M. K., Wis. Bring up the finishing stroke of *E* with a graceful upward swing.

B. W., Mass. Do not stop the motion as you finish a letter. It is quite noticeable in the letter *P*. Good arrangement.

P. L. P., Ky. The sliding strokes in Lessons 13 and 14 were made altogether too slowly. Speed up and your writing will soon show a a marked improvement.

L. S., Mich. You sent too much paper rather than your best work. Practice on one copy until you master it before taking up the next.

L. N., Me. Your *r*'s are not as good as the other letters. Used too much finger movement.

Calumet, Mich. No name. Papers without a name are worthless.

B. M. P., Ohio. Do not use red ink. It is injurious to the eyes.

E. N. H., Ore. You should have daily criticisms. *P* slants more than the other letters.

E. C. P., Ohio. The supplementary lesson is excellent. Why don't you send in some penmanship designs for competition in the second contest?

H. W. S., Mich. Letters *u* and *w* too flat—in other words, too wide for height.

F. E. B., Kans. Avoid loop at the bottom of *P*. Try to get darker ink.

E. B., Mich. Send the other specimens as soon as you can. First specimen shows up well.

V. E. H., Vt. The 12th lesson is away up in *G*. You have started out in good shape.

R. M. C., Mich. You should try by all means to win a prize offered for the most improvement made during the year.

J. E. P., Ont. The lines in your writing are certainly dainty and light. Have you a certificate?

R. H., Ohio. The improvement in your writing is quite noticeable. Letter *e* should be made the same in height as other small letters.

C. E. B., Vt. The border work executed with the typewriter is high-grade work. Your writing, too, is getting to be of similar quality.

W. A. D., Ill. You have neglected the compact ellipses. They are really the foundation of good business writing.

J. H. J., Ohio. Don't spend your time telling others how busy you are. You have omitted the little hook in *w*.

G. A. E., Ohio. You need more practice on the m and n exercise—Lesson 17. The supplementary lesson is very good.

P. M. L., Ia. The ellipses are rather round. Tip them more—the slant of your writing. Send the other specimens as soon as you can.

M. J. W., Mass. All your work is arranged very nicely. You ought not have much difficulty in capturing a certificate during the year.

(*Continued on page 14.*)

Lessons in Business Writing

Penman, Blair Business Fred Berkman College, Spokane, Wn.

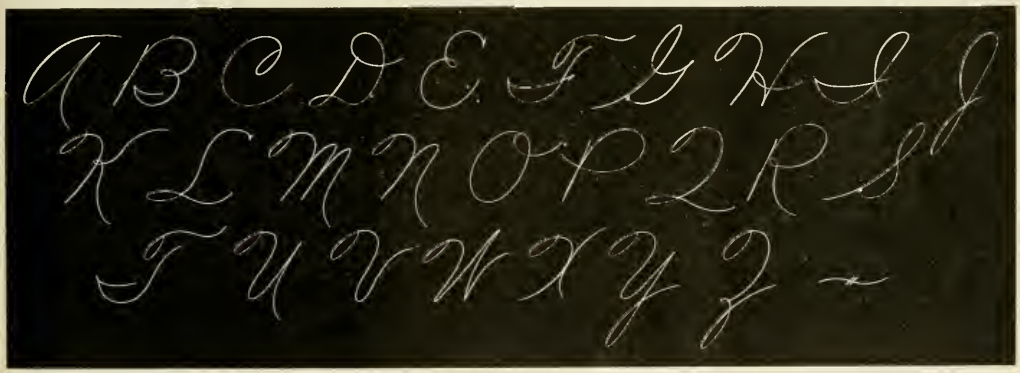
Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address by the 20th of each month. Then watch for your initials in these columns about five weeks later.

Supplementary Lesson Number Two.—Lesson Thirty-One.

See October BUSINESS EDUCATOR for Supplementary Lesson Number One. You will note that the "border work" is done by the aid of the typewriter. The circles given in this lesson were made by placing a coin on the paper, drawing the circle carefully with the pencil and then "inked in" with ink afterwards. One must be very careful in the "inking in" process or it wont look well. It's well worth anyone's time and effort. Helps to quiet the nerves—and develops accuracy, sureness, preciseness.

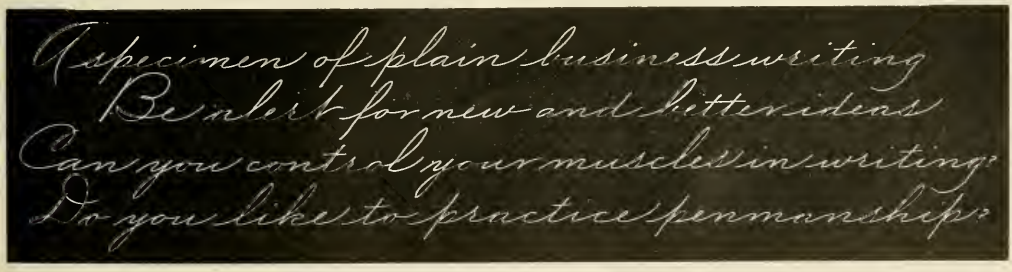
Lesson Thirty-Two.

INSTRUCTIONS—Here we have a complete set of Capital Letters—just what you've been looking for. Some of the letters are not as accurately written as they should be. It is quite difficult to make all letters well from A to Z. Here is a little recipe for improvement: First—Make a set of capital letters the best you can. Second—See which letter is too small (in comparison with the others), or large or wide, or tall—out of proportion. Third Fix it. And if it doesn't go good, SMILE.



Lesson Thirty-Three.

INSTRUCTIONS—This is the first lesson devoted exclusively to sentence writing. A good plan is to practice the sentences separately for a while before trying four different ones in succession. There are many people who do not write any better, any faster, any easier, than they did 5, 10 or 15 years ago. Why? Simply because they don't practice on one thing until it is mastered. And then they say they were not born "a penman," that it takes "natural talent," etc. Anything worth accomplishing requires considerable WORK and if you are not willing to pay the price you might just as well get "on the fence" now as later.

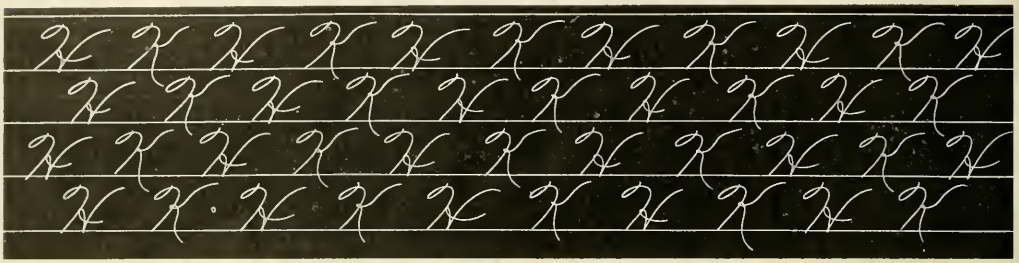


Lesson Thirty-Four.

INSTRUCTIONS—Two capital letters *H* and *K*—that begin the same. Notice their similarity, especially the first stroke or two. In practicing, be careful to join the second part of *K* a little above the middle. In *H* don't bring the last stroke quite up to the middle.

COUNT—In letter *K* say 1, 2, (then raise your pen) 3, 4; or round, down—join, curve. For *H* 1, 2—3, 4; or round, down—down, swing. Keep changing the count so it wont become monotonous. A hint Don't fall asleep.

TWO POINTS—Heads up; shoulders back. Notice beginning and ending strokes very particularly.

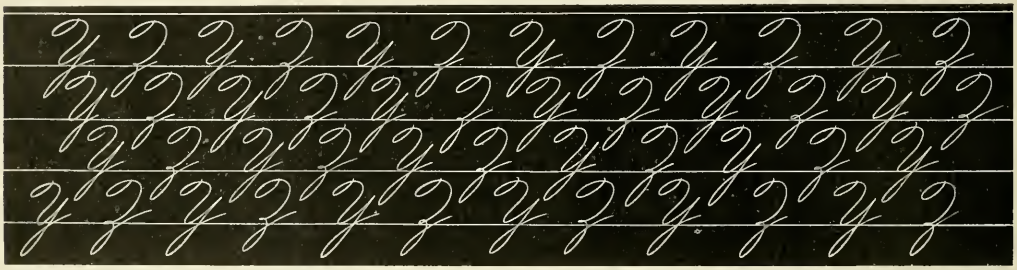


Lesson Thirty-Five.

INSTRUCTIONS—Two letters—*Y* and *Z*—that begin and end the same. If you will learn to make one real well you won't have but little difficulty in mastering the other one—can use the same set of trained muscles. Examine all the capital letters carefully and see how many begin like the *Y* and *Z*.

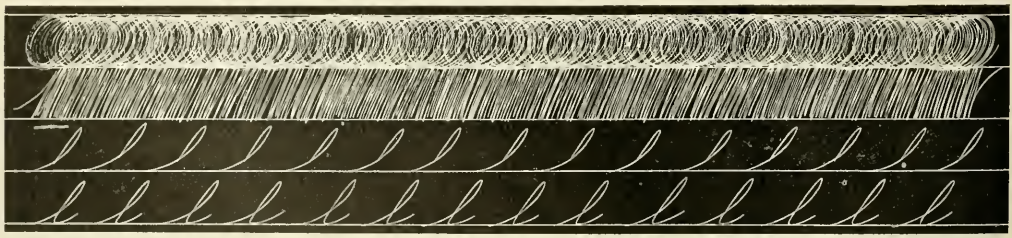
COUNT—Practice these letters by the count of four. Choose your own words for counting and then people can't say to you: "You are imitating, patterning or doing things like such-and-such a person."

TWO POINTS—How about your good resolutions—that you would devote so much time each day for penmanship? When is the best time for you to learn writing—yesterday, today or tomorrow?



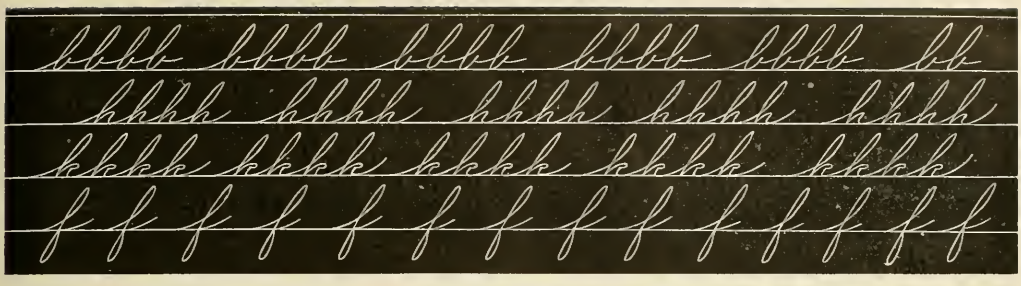
Lesson Thirty-Six.

INSTRUCTIONS—We are now to begin practice on the extended loop letters. Considerable practice on the compact ellipses and the push-and-pull exercises is needed before attempting the letters. All the extended loop letters will be given in Lessons 36, 37 and 38. The third line illustrates where pen can be raised in making the letter. However, in rapid business writing, it is well to keep the pen down on the paper while writing the complete letter, or word, and even join several words together at times. Note crossing—one-third the heighth of letter.



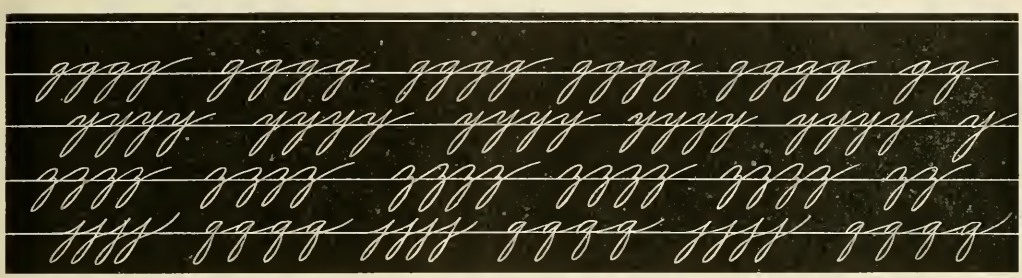
Lesson Thirty-Seven.

INSTRUCTIONS—Note that the top of each letter is made quite round—or at least should be. All begin like letter *l*. Letter *b* contains part of the letter *l* and finish of *w* or *v*. Small *h* is composed of letter *l* and finish like *m* and *n*. The *k* is similar to *h*. It needs to be studied very critically. See that down strokes are parallel—in the same slant. Small *f* is composed of *l* and *q* combined. The last stroke should join right on base line. Choose your own count now. You ought to shoulder some of the responsibility. And be sure you Combine MOVEMENT AND FORM.



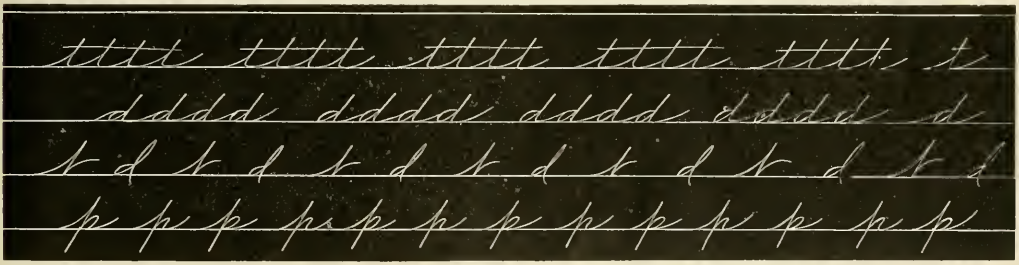
Lesson Thirty-Eight.

INSTRUCTIONS—Name the following letters "The extended loop letters made below line of writing." Small *g*, *y*, *z*, *j* and *q*. It is well to practice several letters in a group. Don't be satisfied to write only a line or two of each letter. Make it at least a page or two. Then again—quality is worth much more than quantity. In learning, however, it seems to take the multiplication of quantity to make quality. No one appreciates good writing more than the ones who have been "over the road"—those who have worked, and have become educated along that particular line.



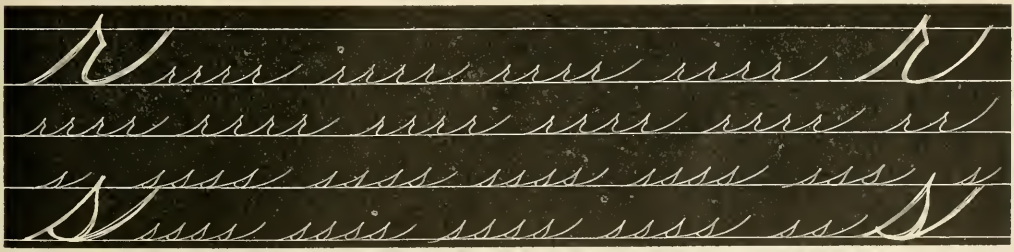
Lesson Thirty-Nine.

INSTRUCTIONS—In this lesson we have three letters—*t*, *d* and *p*—that are made the same in height. They are made higher than the small letters and lower than the extended loop letters above the line of writing. Just half way between, to be exact. The commercial style *t* and *d* can be made a little taller or higher than the other styles. They are given on third line in copy. Letter *p* is written in two styles. One finishes like letter *h* and the other as letter *d* begins. Turn your paper around and see if it doesn't look like *d*. Work lively at all times and remember GOOD POSITION.



Lesson Forty.

INSTRUCTIONS The *r* and *s*. Here are two letters than many people have trouble with. The letters should be made taller than the other small letters—quite pointed at the top, and the initial stroke curved considerably. A most excellent way to study form of letters is to make letters large, as in copy, and retrace several times. Note the second stroke in *r* carefully—made downward, slightly curved, and to the right. The second stroke in *s* is made with a compound curved stroke and in line with the perpendicular. The best part of penmanship is—The more you practice writing the more enjoyment you will get out of it.



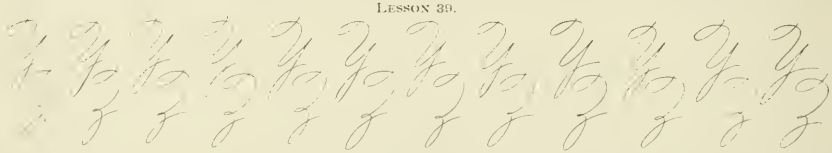
Lessons in Practical Business Writing

R. C. KING

2851 OAKLAND AVENUE MINNEAPOLIS, MINN.

Specimens for Criticism should reach Columbus by first of month preceding month of publication.

LESSON 39.



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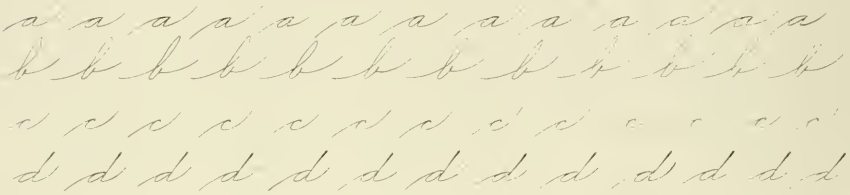

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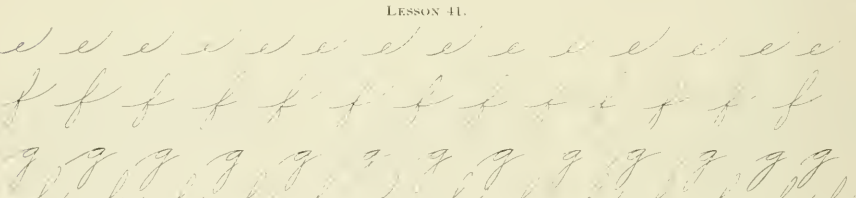

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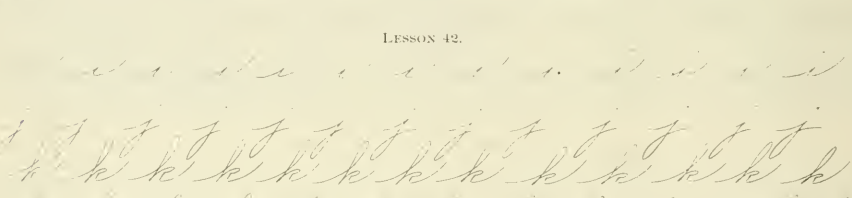
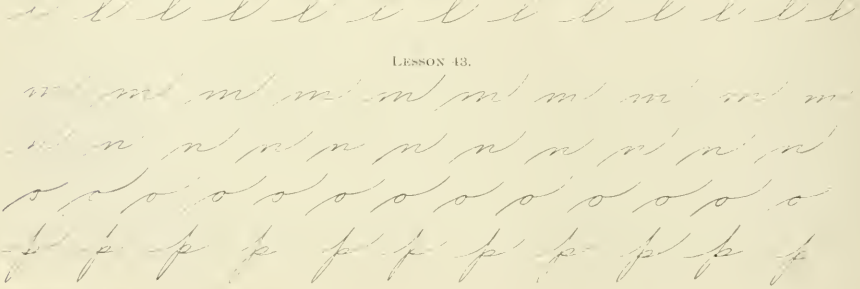


LESSON 43.



LESSON 44.

q q q q q q q q q q q q q
r r r r r r r r r r r r r
s s s s s s s s s s s s s
t t t t t t t t t t t t t

LESSON 45.

u u u u u u u u u u u u u
v v v v v v v v v v v v v
w w w w w w w w w w w w w
x x x x x x x x x x x x x

LESSON 46.

y y y y y y y y y y y y y
z z z z z z z z z z z z z
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4
5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9

LESSON 47.

Learning to write is a growing of mind power and a developing of muscular adaptability

LESSON 48.

The noblest acquisition of mankind is speech, but the most useful art is writing P. S. K.

Criticisms Continued From Page 8.

W. H. D., Mo. You have done exceptionally well on Lessons 11 and 16. The dot in letter *w* seems rather prominent.

G. L. Y., Ohio. All work up to standard as far as you have gone. You will do more "good work" by practicing Lesson 8.

M. J., Me. Your specimen shows plenty of movement. Study form of each letter carefully.

E. B. B., Pa. You have done quite well on all lessons except the 18th. Study first part of *w* very carefully.

A. G. M., R. I. Capital E is excellent. Stick close to base line in small letters.

J. F. S., Kans. All work O. K. except *w* and capital E. Compare your writing with copy quite frequently.

L. H. S., Mo. Ink little muddy. Otherwise work is fine.

L. M. K., N. Y. Watch margins on paper. Try to get better form in connection with your excellent movement.

J. A. H., Pa. Letter J in signature too wide at top. Many of the small letters fluctuate in size.

E. R. L., Ill. Your work is not systematically arranged. Do your best to follow instructions to the letter.

Chattanooga, Tenn. You did real well on Lesson 12. Name, please.

G. B. C., Mo. Letter received from you is very free and business-like. Much better than any received from your part of the country.

J. B. W., Kans. You have a tendency to write up hill. Study position at desk and especially position of paper while writing.

H. M. C., Ohio. Say, you are starting out nicely on design work. You will make some of the advanced students hustle before long.

A. H., Wis. Finish letter E with a light graceful stroke pointing upward. Make the downward stroke in letter *e* quite straight.

F. C., Kans. You need considerable practice on the movement exercises. Keep in mind that the muscles of the arm should be used in writing instead of the fingers.

R. E. W., Kans. Your ink doesn't flow free enough. Excellent movement and form good.

B. M. L., Ill. Ink rather pale. Writing, however is just the kind business men like.

J. G. R., Pa. All work satisfactory except Lesson 17. Always practice on copies that seem the most difficult to you.

J. C. R., Minn. Watch second part of *w*, Keep it as wide as the first part. The i-u exercise is excellent.

N. S. S., Tx. Notice the little hook in the letter *w* very closely. Keep second part of *a* just like letter *i*.

A. W. A., Conn. You have not mastered the *w*. The other work is all right.

J. A. H., Pa. The J is rather wide in signature. Practice more on the E tracer.

E. C. S., Wash. Glad to know you spend two hours a day on penmanship. Your reward will come later.

B. F. Q., Ky. Letter *X* is not made like copy and you also make it too large for the other letters. Study uniformity of letters.

Sheldon, Ia. You have omitted your name. Letters and business forms that do not have names on them are worthless.

H. E. W., Ore. You have not mastered the lessons given in the September BUSINESS EDUCATOR. Leave the other lessons alone for a while.

M. L., Ind. Your specimen is very neat indeed. You have a most excellent start in writing. Keep on.

L. M. L., Minn. You should get better ink. The quality of work sent in, however is up to standard.

M. L., Kan. You have followed instructions very carefully and your word is the best received so far from Kansas.

H. W., Pa. Watch finishing stroke in letter P. Make C more circular. Sentence writing looks good.

L. C., Tenn. Would suggest that you write larger when you practice. Why not try for one of the prizes?

L. M., Ind. Spend most of your time on movement exercises just now. The c, v and x are much too large for the other letters.

G. E. H., S. C. You have done real well on the October lessons. All up to standard as far as you have gone.

L. P. S., Mass. Lesson two is excellent. Work more on plate 19.

G. T., Wis. No, you are not too late to start with the series of lessons, and no doubt you will be able to win a certificate during the year.

T. A. H., Ind. The material you use—pen, ink and paper—is the very best. Here's congratulations.

N. E. S., Md. Try to have your specimens for criticism reach me before the 20th of each month. Use the best quality of material.

E. W. C., Mass. The 18th lesson is not up to your other standard. Review letter *w*.

L. V. M., Okla. You have arranged and written all your work quite carefully. Carefulness in the little things means more in writing than any other one thing.

M. C. R., Md. Watch the size of letters as well as to have all letters rest right on the line of writing. Spend much time on lesson 18.

V. E. M., Ohio. You have made the most improvement of anyone during one month's time. Hope you will continue to do so.

E. M., Pa. The retraced ellipses are not round enough. Keep ellipses in the proportion of two to three—two-thirds as wide as tall.

A. M. J. L., Tor. Try to have lighter line in the letter E. Use plenty of movement.

H. K., Okla. Do not retrace so much in the letters—i, u and w. The same is true of the m and n exercise.

C. W. B., Tenn. Your ink is not as good as your writing. Watch the base line carefully and let all strokes (bottom of letters) touch the line.

M. M. R., Pa. Curve the up stroke in i and u more. Make quite a distinction between turns and angles.

I. V. W., Md. Spend considerable time on the ellipses two spaces high. Your writing has a sort of an angular effect.

B. C., Neb. Yes, practice on all copies given in the EDUCATOR and send me only your best work each month before the 20th.

H. C. E., Ga. You do not make enough distinction between angles and turns. Make loop letters larger.

L. V. M., Okla. Write faster. Form good. Practice until improvement is shown.

I. V. C., Tenn. You did not heed instructions carefully in lesson 11. Review the Capital *A* tracer.

G. B. G., Colo. Very good work indeed. You are on the right track. Keep going.

J. A. N., Pa. Very good. You ought to win a certificate by June all right perhaps before.

N. S., Nebr. You write quite a neat hand but you need a better quality of paper and ink. Come again.

R. T., Calif. That's right. Get right after one of the prizes. Success along any line means hard work.

C. L. H., Me. You'll be a second Zaner if you keep on. Why not specialize in penmanship?

W. B. L., Nebr. Practice more on the push and pull exercise. Study form as well as angles and turns.

D. McL., Mich. Some of the work is excellent. The main criticism—not enough movement.

G. G. B., Ind. Review lessons 5 and be sure to send me the other lessons. Try other ink.

G. G. G., Nebr. Your small letters are too flat. Make letters higher and write slower.

D. T., Pa. The ellipses need more attention. Heed instructions carefully in lesson 10.

E. R. L., Ill. Your writing looks quite business like. Many letters fluctuate in size.

J. F. S., Kan. Note the finishing stroke in letter *O* particularly. Omit the first loop in letter P.

E. H. K., Va. Make *r* and *s* pointed at the top and a little higher than the other small letters. Watch slant of writing and use more movement.

H. B. R., Pa. Your work indicates that you are working hard to improve in writing. Well pleased with the arrangement of your work and work in general.

G. S., Ohio. It is a pleasure to examine specimens that are as systematically arranged and carefully written as the one you sent. Let the good work continue.

D. N., Wash. You have made much improvement since receiving your first specimen. Make letter C higher according to its width.

C. H. M., Mich. Your supplementary lesson looks fine. In fact, all your work indicates careful practice and intense interest on your part.

W. H. S., Pa. Not enough daylight in the loop letters such as l, h, b and k. Read what is said about position at desk, etc., again.

T. G. B., Mo. Work good but ink *no good*. Will await your next specimens with much interest.

Elmira, N. Y. Do you count while you write? How much do you practice a day?

E. R. T., Wash. You are coming right along. The *w* is especially fine, as well as the 12th lesson.

I. T. T., Va. Copies in Lesson 10 do not slant as much as the others. They should.

W. D., Ill. Congratulations for excellent arrangement of all your work. Carefulness in this respect will mean more to you than any amount of shiftless practice.

D. B. J., Ky. Your writing covers too much territory. Keep it more compact and send me only your *very best work*.

C. D. F., Ia. Avoid spots on your paper. Maybe you are not using a blotter.

F. C. K., Tx. Your practice sheets are much freer than the first specimen sent me. You will make it fine, if you keep on as you have begun.

R. N. T., N. Y. You have made wonderful improvement in one month's time. Have used your penmanship design on the bulletin board for a while.

H. B. H., Calif. You do not make enough distinction between small and large letters. Study copy quite often.

C. W. M., Okla. No, you are not too late to begin with the series of lessons. You write a real neat hand.

A. P., Ill. Your pen is too sharp for the paper. Cultivate a smooth line, and use plenty of movement.

J. E. W., Pa. Small letters too flat. Go to the other extreme now for a while and make small letters high.

K. T., Ia. Watch finishing strokes carefully in letters *O*, *A* and *C*, and keep the motion rolling from letter to letter.

J. T. A., Miss. Wish that all specimens received were as good as yours. Work on Sept, lessons O. K.

I. F. T., Va. Why not write larger while practicing? You will notice the mistakes quicker and be able to criticise your own writing better.

B. H., Tenn. You need better ink. Do not change to some other copy until line is completed.

M. W., Miss. The extended loop letters are pointed at the top—should be round. Other work good.

D. J. M., La. You have done considerable careful practice. You are using the fingers too much.

W. D., Ill. Some of your letters are excellent. Keep all the same size, if possible.

G. P. B., N. Y. Thanks for excellent penmanship design submitted. Your ink is rather pale.

J. E. S., Cuba. Watch the angles and turns in small m and n very particularly. Write all the small letters higher.

E. L. B., Md. Are you a subscriber to THE BUSINESS EDUCATOR? Be sure to count while practicing the capital letters.

C. M., N. J. You have written the O and C too slowly. Good form, but not enough movement.

K. V. N., Md. Use darker ink. Some letters are good and then there are others that need *fixing*.

V. B., Kans. You make some excellent m's and n's. Review letters e and u.

D. E. B., Kans. Your work is up to Certificate grade. Why not try for a professional certificate during the year.

M. R. S., Md. Do not give up the E tracer until you have mastered it. You are working very hard.

A. P., Ill. Better quality of paper will help you in writing. Try to make bottom of E larger.

P. M. L., La. A very fine line all through your writing. Avoid flourishes for business writing. Watch margins.

G. C. B., Mo. Lesson 19 is not up to your other standard. Review lesson 17.

J. W. M., Ark. Your practice-sheet is much better than your first specimen. Writing is easy if you use the arm movement.

E. C., Pa. Use ink that flows more freely. It will improve the quality of line.

G. A. C., Mich. Lesson six is fine. Review 7 and 8—and keep on.

G. G. Brown. You omitted your address. Postmark on envelope too dim to read.

F. T. C., Calif. You are improving. Send work in envelope hereafter, if possible.

R. M., Mich. You write a free easy style of writing. Why not send some work to compete in second contest?

J. C. P. M., Can. You have a tendency to shade a little. The O, C and P slant too much.

B. L. W., Mass. Your work shows that you have had excellent training in writing. You uld be able to secure a certificate this year.

C. E. B., Ky. Good movement all through your work. Now study form very critically.

C. H. H., N. D. You, no doubt, enjoy the hour devoted to penmanship. Go on.

M. N., Mich. Make y and g shorter below line of writing—so it won't conflict with writing on line beneath.

F. R., Ohio. Glad to know that you are now convinced of the value of good penmanship. You no doubt will make the necessary improvement if you are willing to work.

E. A. T., Wash. Yes, raise the pen or shift the paper about three times in writing across the page. Nice work sent.

G. G. G., Nebr. You need not send me so much work hereafter—only the best. You omitted your name.

O. L. H., Ohio. Please sign your name to all practice sheets hereafter. Many specimens are lost on that account.

J. C. H. W., Mo. More movement, please—especially in the small letters. Read instructions again and again.

F. B. E., Ia. Your work is by far the best received from Iowa. You have no reason to feel discouraged.

C. E. A., Pa. Your initials have been changed in some way or other, since we met. Your writing is gradually changing for the better.

C. D. B., W. Va. Yes, it is possible for you to become a good penman. There was a day when the editor of THE BUSINESS EDUCATOR couldn't do any better than you are doing now.

G. Van F., Ohio. Lesson 12 is away above standard. Do not spend too much time on movement and then neglect form.

H. R., Ia. You need to develop movement rather than form just new. Always practice while in a good position.

C. B. H., Ky. Excellent movement all through your specimens. Study form and you will become a professional writer before you know it.

H. A. H., Va. Are you a Home Student or a student in some school? Don't practice when you are tired or worn out.

O. B. W., Ill. Many good characteristics about your writing. Why don't you make a specialty of penmanship?

C. D. F., Ia. Make loop in letter f below line shorter. Send me specimens of all work given in THE BUSINESS EDUCATOR.

V. E. M., Ohio. You are evidently spending most of your time at penmanship. Second part of A tracer isn't free enough.

H. H. W., Ga. Glad to receive your specimens. Watch loop letters and finishing strokes particularly.

D. N., Wash. Your specimen is a very neat one. If you can develop little more movement, your writing will soon be up to Certificate grade.

E. M., Pa. Words too compact—too near together. Form of letters good.

G. E. W., N. Y. Study proportion as well as form of each letter as you write it. Ink rather pale.

E. C. S., Wash. That's right. Get right in the ring and go after it. Will watch your improvement with much interest.

D. J. K., Ill. For development of muscles, you should write rapidly. Read all instructions carefully.

B. F. Q., Ky. Stick close to line of writing. Watch finishing strokes and use plenty of arm movement.

C. H., Okla. Movement is what you want to go after now. Spend considerable time on lessons in the September BUSINESS EDUCATOR.

G. A. P., Cal. Did you receive letter sent you? Follow instructions carefully and you will no doubt be able to capture a Certificate.

H. E. W., Ore. You write real well for a boy of your age. Be sure to use the muscles of the arm in writing instead of the fingers.

H. E. M., Pa. Thanks for your words of commendation. Will reciprocate the favor by saying that the specimens you sent are *good*.

F. L. W., Pa. Watch the down stroke in letter a. A good letter a contains a good letter i. Other work O. K.

M. L., Kans. Make the ellipshs quite compact. Well pleased with your other work.

H. D. A., Mass. Your main trouble seems to be in not writing straight enough. Stick right to base line.

J. F. L., S. Dak. You are starting out nicely. Try to have a certain time each day for penmanship practice.

Chicago, Ill. (The following below.)

F. G. W. Practice quite a little on the movement exercises.

H. T. W. Let the muscles of the arm do the work instead of the fingers.

C. M. L., Do not try to write with an old pen—throw it away.

W. C. T. Strive for a lighter line and more movement.

H. M. N. Don't be afraid of hard work—and plenty of it.

W. A. H. Your writing tells me that you are careful in your work.

I. S. M. Avoid spots or blots on your paper and in books.

F. M. Study spacing in your writing.

R. E. M. Make small letters taller and note improvement.

I. S. M. Write faster and try to combine movement with form.

R. C. Avoid gripping the pen. Omit shading.

J. F. W. Have your teacher criticise your writing quite often.

J. C. W. Make *p* shorter—so it won't interfere with writing on line beneath.

L. B. Many good points in your writing. Watch slant.

E. F. R. Good specimen indeed. On the certificate track.

R. Y. Cultivate more of an angular style of writing. Motion faster.

E. D. L. Capitals too small for other letters. Study proportion.

J. H. The ellipses will help you. Review first lessons quite often.

L. V. V. Very good. You will make the others hustle.

E. F. Are you watching the finishing strokes carefully?

E. J. Don't neglect the movement. Combine movement with form.

H. S. The more you practice the more you'll enjoy it.

H. D. The indirect ellipses will help you.

C. H. S. Learn to criticise your own writing.

H. R. Make loop letters shorter. Others are fine.

G. B. The slant of your writing needs attention first. Come again

L. R., Ky. Very good. We have no special criticism. You are ready to make a trial for the certificate.

J. H. J., Ohio. Very good. No special criticism. Your work is up to our certificate standard.

J. F. L., S. Dak., Small *r* needs attention. Ending strokes do not slant enough. Stem of *T* too straight. You have not studied carefully the way the cap is put on this letter.

T. H. McK., O. You have not mastered the previous lessons of Mr. King's. Neither do you study form closely enough. Begin on Mr. Berkman's September lesson and follow it closely.

E. N. H., Ore. Your lines seem to be nervous. You need also to study form. You have probably not mastered the beginning lesson sufficiently. Study Berkman's beginning lessons.

$55.00 Columbus, O. Feb. 7-06

Bankers National Bank

Pay to the order of A. C. Quinn

Fifty Five Hundred Dollars

A. C. Richert

$7800.00 Cameron, O., Feb. 4-06

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G. B. Norris & Co

$1804.00 Wheeling, W. Va. May 1-07

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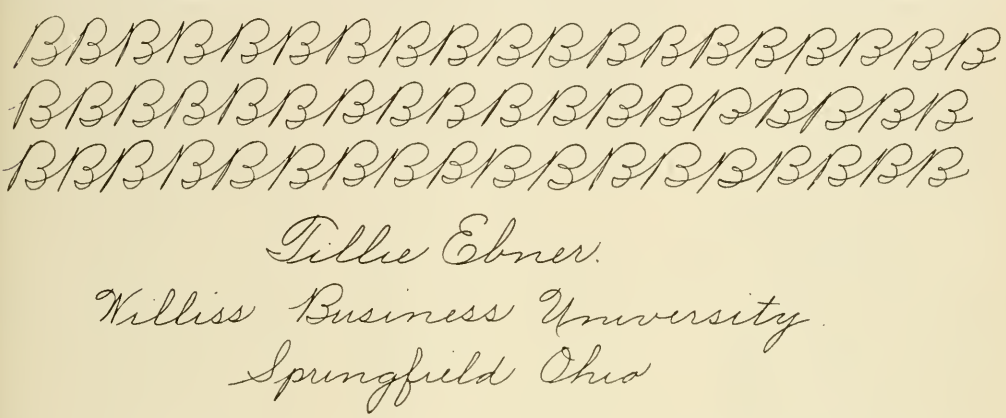
A page of business-like business writing by F. B. Courtney, Cedar Rapids, Ia.

"What Others Have Done You Can Do Also."

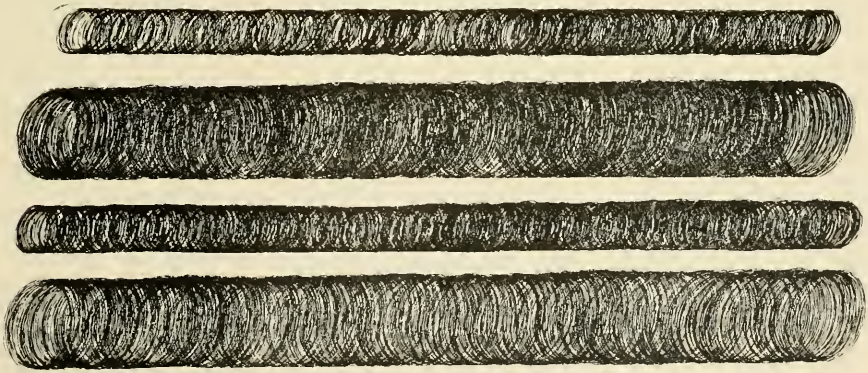
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



The two specimens above were written by pupils of E. W. Miller, penman and teacher in the Williss Business University, Springfield, O.



By Geo. W. Klotz, Allentown, Pa., pupil in American Commercial School, N. B. Good, penman.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

PENMANSHIP STANDPATTERS.

The man who stands still will win for a while, but ere long events are sure to outdistance him. The man who teaches what and as he did a decade ago is behind the times. The teacher who boasts that he never changes is a near-fool.

And we have them in our profession as well as in the medical and ministerial. Some people can sell anything. It depends upon ability as a promoter, quite as much as upon product, as to the number of sales. But sales do not necessarily mean success.

Results, however, count, not necessarily dividends produced by squeezing processes, but those secured by evolutionary processes. Almost any method will produce results if worked shrewdly and strenuously enough, but a weak method rarely lasts long, however much it may be pushed.

The better way is to have the right method, and then by normal effort a practical result will necessarily follow. A good teacher, a pedagogical method and a series of carefully graded copies and exercises are the necessary means to a sure and safe end.

These The Business Educator stands for and so do all progressive teachers. Common sense, rather than some theory which no one uses, is our method and yours if you're up-to-date. If you were not up-to-date you'd not pay your dollar to read this.

KEEFOVER.

A most excellent article from Mr. F. A. Keefover came too late for the Students' edition of the December number of The Business Educator. This is especially suited for the new year and we shall therefore hold it for the January number. It contains just such advice as young men are needing who are entering the commercial world. Every reader of this magazine should give it careful attention as it is one of the most wholesome articles we have had the pleasure of reading for many a day.

"The Problem of Adolescence in the Business School"

by Melville W. Cassmore, Seattle, Washington, Com'l School, is the title of, in our opinion, one of the most vitally important contributions to commercial teachers which has ever appeared in one of our professional journals. It will appear in the January number and we want every school proprietor and teacher to give it a careful reading. It contains some truths that have been overlooked and neglected but which should be given serious consideration.

PROFESSOR SADLER RECOVERING.

An article in the Baltimore Sun of October 24th states that W. H. Sadler, president of Sadler's, Bryant & Stratton Business College of that city, who has been ill five weeks with intestinal trouble, is much improved and hopes to be at his office regularly in a short time. The members of our profession will be pleased to learn of his recovery.

APPRECIATION.

The last of Mr. King's lessons which were begun in the January number of this year appear in this oumber. On behalf of the hundreds of young people who have been following this course we wish to thank Mr. King for the good work he has carried on so successfully. We asked Mr. King to present lessons in real business writing, free from that accuracy and stiffness which is sometimes characteristic of a model hand. He has presented just such a course which has been admired by the intensely practical teachers and pupils. Mr. King is still swinging the pen and we hope to present more of his work from time to time.

Editor Business Educator:

Will you kindly inform your readers that I am not in a position to fill any orders for lessons or penmanship of any kind as I have not taught for over a year and am entirely out of practice.

Owing to changes of address, letters containing remittances may have gone astray. I have endeavored to return all money received, and if any has been sent me that has slipped my mind, I wish the parties who sent it would write me, so that I could adjust the matter.

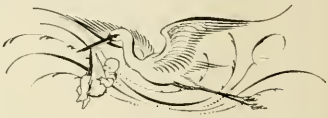
Yours truly,
T. COURTNEY,
73 S. Diamond St., Grand Rapids.

A LETTER FROM MR. ADAMS.

"I think the November number of The Business Educator is far ahead of anything that has ever been mailed by you. It does not seem possible to make it any better than it has been and is at the present time, but you seem to know how to make each number better than the preceding one. I congratulate you upon your success. I am getting quite a number of my students to follow Mr. Berkman's lessons. I sincerely believe them to be the finest copies that was ever before given to the public. I am very anxious to have all of my students follow or pursue the course from the beginning to the end, for I know that they will be greatly benefited by so doing.

"Wishing you continued success, I remain,
Cordially yours."
M. A. ADAMS.

Marietta, O., Nov. 4, 1908.



In a recent letter from E. E. Long, penman in the College of Commerce, Ada, O., appeared the following: "An 8 lb. voter came to our place on election day, asked for board and shelter, and promised faithfully to always vote the Democrat ticket. Son and mother both doing well."

The Business Educator extends congratulations and hopes that this youngster will some day equal his father as a penman and teacher.

Grant Gordon Dwyer
Son of Mr. and Mrs. I. E. Dwyer
Robert College
October 4, 1908 — Constantinople

Sept. 26-08
Hariet Medora
Mrs. and Mr. J. V. Dillman
Connellsville, Penna.
Supr. Writing and Drawing.

Capt. and Mrs. W. M. Somers of Indianapolis, announce the engagement of their daughter, Gaile Hamilton and Mr. Martio A. Baltozer, of the Scranton, Pa., Business College.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE POLICY OF THE SCHOOL.

In that profoundly significant book, "The Life of the Bee," Materlinck refers again and again to the "spirit of the hive," that marvelous, invincible power that governs the acts of the workers and sits implacably in judgment on all that menaces the welfare of the tranquil and prospering colony.

We may find to our surprise and curiosity, this same "spirit of the hive," where many people are gathered together in common pursuit. Every store, permanent office, and school has an atmosphere which the casual visitor detects and notices. It is the constant study of store managers to perfect and preserve this feeling between store and customers. The department store in many respects is the most remarkable development in our commercial system and the observant school manager can learn much from its methods.

School and department store are not so widely at variance as might be thought. Each one has to handle and train a force of people, who come to them untrained, and nearly all stores have their instruction facilities as complete as possible. Each one has its system to follow. Any school can, to advantage, adapt certain rules from the regulations of any well ordered store. I have before me now a very suggestive little sixty page booklet of rules from one of our large department stores.

Every great store reflects the personality of the man who built it; so, inevitably, will every school reflect and typify the man behind it. If this spirit is good and sweet, it is a valuable commercial asset; if sordid, grasping, obtuse and ignorant it is a distinct detriment and an insuperable obstacle to permanent greatness. In accord with the changing conditions of the times, it is becoming manifest that the great trading institutions of the future are to be those founded on true dignity, self-respect, unselfish wisdom, and the highest form of altruism, The best business will be founded on the best service. The keenest business men of today are students of the spirit of the times and of the motives of human action and they will give you an hour out of a busy day gladly if you will talk over with them an abstract principle of psychology or sociology—anything that goes to the heart of things.

It is the misfortune of many business schools that they have not been conducted on this plane. They have never considered how they could most acceptably serve the public. They have been constantly fretting and scheming about how to get students and no great or broadening idea ever has come to them.

A larger aspect will enable a person to comprehend a selling plan and a service plan as problems to be solved and not as a succession of office interviews or as a distribution of circulars. This shortened sight is as a vision in a mist obscured by the shining dollar. They have bowed the knee to Rockefeller and have rendered homage to a minted image in temples whose domes echo only the silvern thuds from the stalls of the money changers. The golden calf of Horeb has been exalted upon their holiest altars and the priests of the gallery are the interpreters of the gospel of the blind god of chance.

I would then complain, most of all, because the school manager has not sought to obtain an outlook upon the world of business, of art, of literature. He has been content with his daily paper, and he may glance casually at the professional journals. I have seen elaborate homes of school managers in which there was no library, the only approach to a recognition of it being three horrible gift books upon a center table and a little case of volumes bought under protest from an agent. Of a surety this complaint may not be lodged alone against the schoolmaster. It may, with equal reason, be urged against all the workers of the world.

I make these complaints not to belittle but to elevate. The teacher, in what ever sphere he labors, has infinite responsibilities. He is the second creator of the world, a molder and a shaper of mankind. When he crawls, all mankind grovels. When he walks erect, then does the world renew itself in the image of divinity. The blight of age is the crime and terror of the teacher and he must, at all cost and hazard, keep the sap of growing youth in his veins. He must stand as the very essence of growth and development.

From observation and report, I am forced to conclude that mental stagnation is a common condition among school managers and that extreme narrowness of vision and pettiness of spirit are not unusual. These conditions may exist in a store of moderate success, but they are most damaging in a school. The leader and example in a school must be a worker. He must bear the marks of a student. He must work—work for usefulness and development, realizing that the reward for work well done is the capacity for greater work. Then he may expect his students, some of them, to work for him and with him.

Because of this defect in interpreting and forcasting the needs of business, the business school has not rightly judged the demands of modern life. Few educational methods have. They have been content with easily taught text books, prepared to permit the handling of many students and have not considered the ultimate effect of a course so weak and flimsy. When, for instance, after diligently studying the smattering of preparation given in the stenographic course, the innocent child goes out and hears about certioraris and bull-nose couplers and lixiviation and cyanide of potassium and such harsh expressions—then she realizes that she has never heard business dictation. This is but one concrete result of the condition I have mentioned.

A school must help whenever it can. Its ideal is essentially one of service, yet to look for gratitude, except in rare cases, is weak and vain. So when we find gratitude missing we must not allow it to embitter or discourage us but gain consolation in the fact that all good deeds have their own reward, and it is sufficient for us to have done them. In fact gratitude is not the noble virtue it is sometimes painted. In many of its aspects it is menial and degrading.

For any service rendered, which creates expense, the school should receive compensation. I am very much opposed to free "post-graduate" courses in review or things of that nature. All forms of gift-charity simply prolong the evils they seek to ameliorate and giving a man a dollar today only puts him in a position where he must have two tomorrow. The only method that will raise the alms-taking class must be one that will make them able to help themselves. This is infinitely more dif-

(Continued on page 27)

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

PRACTICAL ACCOUNTING.

The demand comes from all parts of the country for assistance in analyzing and coping with actual and examination problems in practical accounting. I am constantly receiving letters seeking information relating to accountancy, especially with reference to the heavy problems set by the different examining boards. To meet this demand, I shall endeavor hereafter to throw as much light as possible upon those points which may be of special interest. The following proposition is taken from the examination of the Ontario Association of Chartered Accountants of May, 1904, and is given as an excellent study in the adjustment of accounts and in the preparation of statements. I give the solution with the hope that it may contain some helpful suggestions for the accountancy student. The reader is advised to try his hand at working the problems before consulting the answers. Indeed this is the only way to derive any real benefit from it. In doing so a better insight can be gained by opening up the ledger accounts, so as to show in detail the adjustments and closing entries.

PROBLEM.

The trial balance of a sugar manufacturing concern on April 30, 1900, stood as follows:

Accounts Receivable	$ 801.73	
Accounts Payable		$ 24,875.70
Acreage, Campaign '99	3,154.33	
Beet Accounts, Campaign 1899	18,438.53	
Bills Receivable	291.15	
Bills Payable		133,600.00
Bonds		150,000.00
Capital Stock		237,225.00
Buildings and Plant	400,000.00	
Construction Co. (overpayment)	613.98	
Cooperage Account, Campaign 1899	952.11	
Coke, Campaign '99	379.30	
Chemicals, "	327.67	
Coal, "	10,369.49	
Electric Planet	1,829.47	
Sugar and Molasses on hand	32,800.31	
Inventory, Supplies	5,164.74	
Filter Cloth Account, Campaign 1899	705.07	
General Expense Campaign 1899	651.54	
Interest and Discount, General	2,757.33	
Interest and Discount, Campaign 1899	1,224.25	
Insurance and Taxes	162.45	
Legal Account, Gen'l	916.64	
Limestone Account Campaign 1899	599.93	
Profit and Loss, April 30, 1899	68,781.42	
Oil, Grease and Waste, Campaign 1899	193.34	
Cash on Hand	92.17	
Cash in Bank	1,666.18	
Real Estate	3,429.20	
Subscribers (Unpaid Stock)	33,195.24	
Salary Account, Campaign 1899	697.65	
Sugar House Supplies, Campaign 1899	1,118.80	
Seed Account, Campaign 1899	1,196.70	
Loan from Town Council		25,000.00
Wages, Campaign 1899	9,220.10	
Molasses, Sales Account		1,229.81
Sugar and Molasses Account		32,800.31
	$604,730.82	$604,730.82

Above is the trial balance as found by the auditor. An inventory has been taken and the necessary entries made in the several accounts affected. In course of the audit the following items are found, which must be included in the accounts.

Accounts payable, campaign 1899, $1,055.11; sums due from farmers for beet seed supplied during season of 1899, $1,000.00; sums due to farmers for beets supplied factory, during same campaign, $15,625.03; sum due from Ontario Government as bounty on beets grown during campaign of 1899, $4,905.00; interest due and unpaid on bond issue $5,500.00; interest due and unpaid on corporation loan $624.25; provision for bad and doubtful accounts, $402.92; interest due and unpaid on loan made for construction purposes $750.

Stock subscriptions and charges appear in the Stock Ledger, amounting to $27,925 which have not been entered in the general ledger, of this amount $14,900 has been issued as bonus on shares sold and paid for. It is estimated that not more than $23,000 will be realized out of subscriptions, including the additions made above, and this asset in the statement of affairs is to be based on the realization as stated.

Interest is due to creditors upon extension notes given two years previous $1,192.00; and it is found that an officer of the Company has collected $275.00, in payment of stock which he failed to account for; of this sum $261.60 is added to accounts receivable, and $13.40 is charged in the campaign of 1899, as general expenses.

From the information given above, make the adjusting entries necessary and prepare:

(a) Profit and Loss Account, divided as between "campaign 1899" and general profit and loss.

(b) Assets and Liabilities, divided as between "available or cash assets" and "current or floating liabilities," and "permanent or fixed assets" and "bonded and capital liabilities."

(c) Impairment or Deficiency account.

NOTE—The accounts entering into earnings cover only one year previous, which in the beet sugar business is referred to as the "campaign."

Answer—The proposition is not difficult, but it involves so many different condition that many who have attempted to work it have either been baffled or have erred in some particular point. It is not uncommon for the auditor to find upon investigation that several items have been omitted as shown above, either intentionally or otherwise, and it is his duty to be on the watch at all times for such omissions. The ledger accounts should first be adjusted in accordance with the information presented by the auditor, and a new trial balance made to show the true condition of the accounts after the alterations are made. The following adjustment entries should be made and posted and a new Trial Balance presented:

ADJUSTMENT ENTRIES.

(1) Sundry Expense, Campaign 1899	$ 1,055.11	
To Accounts Payable		$ 1,055.11

For accounts not previously entered, specific distribution of which is not stated in question

CAMPAIGN ACCOUNT, 1899.

Dr.			Cr.		
Acreage	$ 3,154 33		Campaign Output:		
Beets	34,063 56		Sugar and Molasses	$32,800 31	
Cost of Seed	1,196 70		Molasses Sales	1,229 81	
		$38,414 59	Seed Sales	1,000 00	$35,030 12
			Beets Bounty		4,905 00
Wages	9,220 10				39,935 12
Chemicals	327 67		Balance, Loss on Campaign, carried to Profit and Loss Account		26,122 88
Coal	10,369 49				
Coke	379 30				
Limestone	599 93				
Oil, Grease, etc.	193 34				
Filter Cloth	705 07				
Cooperage	952 11				
Sugar House Supplies	1,118 80				
General Expense	638 14				
Insurance and Taxes	162 45				
Sundry Expenses Owing	1,055 11				
		25,721 51			
Salaries	697 65				
Interest and Discount	1,224 25				
		1,921 90			
		$66,058 00			$66,058 00

(2) Accounts Receivable 1,000.00
To Seed Account Campaign 1899 ..... 1,000.00
Due from Farmers for seeds not previously charged, names of customers not mentioned in question

(3) Beet Account, Campaign 1899 15,625.03
To Accounts Payable 15,625.03
Due to Farmers for beets received from them and not yet credited to their accounts, names not given

(4) Ontario Government 4,905.00
To Beets Bounty, Campaign 1899 ..... 4,905.00
Bounty from government earned but not yet entered.

(5) Bond Interest 5,500.00
Town Loan Interest 624.25
Construction Loan Interest 750.00
Interest and Discount, General .. 1,192.00
To Interest Payable 8,066.25
Accrued Interest on items shown not yet entered.

(6) Profit and Loss 402.92
To Provision for Bad. Debts 402.92
Estimated loss in collecting accounts receivable.

(7) The $275.00 collected by an officer of the Company and not accounted for has been charged to some account among the Accounts Receivable for $261.60 and "General Expense, Campaign 1899" for the remaining $13.40. The entry to be made now depends upon whether or not the said officer is to be found or worth this amount; if he is, he must be charged with the full amount, unless he was entitled to the $13.40, in which case he would only be charged with $261.60. Taking this view of it, his account would be debited and some other one of the Accounts Receivable credited, leaving the net result exactly as before. If he were not entitled to the $13.40 the entry would be

Accounts Receivable (Officer's account) ... 275.00
To Accounts Receivable (Account Previously charged) 261.60
To General Expense Account 13.40

Or

Accounts Receivable .. 13.40
To General Expense .. 13.40

NOTE—We infer from the question that the amount paid was credited to Subscribers' Account at the time, and charged to some customer's account.

(8) Subscribers (Unpaid Stock) 13,025.00
Bonus 14,900.00
To Capital Stock 27,925.00
Subscribed and bonus stock not previously entered up

(9) Profit and Loss ... 23,220.24
To Provision for Loss on Subscriptions .. 23,220.24
Amount of estimated loss in realization.

NOTE Since each subscriber for stock is liable for the full amount of his subscription, it would seem from the problem that some of them are unreliable financially when the large provision for loss is considered.

PROFIT AND LOSS ACCOUNT, April 30, 1900.

Dr.			Cr.		
Loss Campaign, 1899, per Campaign Account		$26,122 88	Net Loss for year ending April 30, 1900 carried forward		$38,266 02
General Interest and Discount		2,757 33			
Interest accrued:					
On Bonds	$ 5,500 00				
" Town Loan	624 25				
" Construction Loan	750 00				
" Extension Notes	1,192 00				
Legal Account		8,066 25			
Provisions for Bad Debts		916 64			
		402 92			
		38,266 02			$38,266 02
Net Loss carried forward, Apr. 30, 1899		68,781 42	Total Net Loss to date being Impairment of Capital to this extent		145,167 68
Net Loss year ending Apr. 30, 1900		38,266 02			
Bonus Stock issued		14,900 00			
Provision for Loss on Realization of Stock Subscriptions		23,220 24			
		$ 145,167 68			145,167 68

NOTE—Sometimes bonus stock is carried as an asset and spread over a term of years. If this company were in good condition the bonus could be given a valuation, but the present outlook does not justify our doing so

STATEMENT OF ASSETS AND LIABILITIES, April 30, 1900.

Assets Available			Liabilities Current		
Accounts Receivable:			Accounts Payable:		
Trade	$ 815 13		Trade	$25,930 81	
Farmers	1,000 00		Farmer	15,625 03	
	1,815 13				$41,555 84
Less Bad Debts Reserve	402 92	$ 1,412 21	Bills Payable		133,600 00
Bills Receivable		291 15	Accrued Int.:		
Cash: On hand	92 17		On Bond Issue	5,500 00	
Cash: In bank	1,666 18		On Town Loan	624 25	
		1,758 35	On Constr. Loan	750 00	
Beets Bounty—Ontario Gov.		4,905 00	On Extensions	1,192 00	
Supplies, as per Inventory		5,164 74	Town Loan		8,066 25
Sugar and Molasses on hand		32,800 31			25,000 00
Construction Co., Overpayment		613 98			
Unpaid Stock	46,220 24				
Less Prov. on Realization for Loss	23,220 24				
		23,000 00			
		69,945 74			
Balance: Excess of Current Liabilities over Available Assets		138,276 35			
		208,222 09			208,222 09
Fixed Assets			**Bonded and Capital Liabilities**		
Buildings and Plant		400,000 00	Bond Issues		150,000 00
Electric Plant		4,829 47	Capital Stock		265,150 00
Real Estate		3,429 20			
		408,258 67			
Balance: Excess of Bonded and Capital Liabilities over Fixed Assets		6,891 33			
		415,150 00			415,150 00

IMPAIRMENT ACCOUNT.

Total impairment per Profit and Loss Acct.		$ 145,167 68	Excess of Current Liabilities over Available Assets	$ 138,276 35
			Excess of Bonded and Capital Liabilities over Fixed Assets	6,891 33
		$ 145,167 68		$ 145,167 68

A GOOD WORD FOR BENNETT.

The Phelp Commercial School.

BOZEMAN, MONTANA, NOV. 6, 1908.

MR. R. J. BENNETT,
DETROIT, MICH.

DEAR SIR:

I wish to compliment you on the clear explanation you have given to the Imprest System of Petty Cash in the November issue of THE BUSINESS EDUCATOR. If your Correspondence Lessons in the Higher Accounting Course are placed before your students in such a lucid manner they should certainly be able to master them in the shortest time possible. In this particular subject you seem to have left nothing unsaid.

Sincerely yours,
H. G. PHELPS.

TALKS ON ENGLISH

S. ROWLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

THE SALES LETTER.

A paragraph that I read the other day in a business school prospectus ran something like this: "We teach our pupils to write the brief style of letters in demand in the business world today." The writer then passed on to another topic, evidently believing that in covering the point of brevity he had mentioned the important thing in business correspondence.

I am a foe to verboseness, but a great deal of this "brief" advice irritates me, for much of it is given without qualification. In the advertising world, advisers are shouting, "Be brief, people won't take time nowadays to read much." They forget about the hundred of thousands of sales brought about by the closely packed advertisements and mammoth catalogs of the great mail-order firms. They forget to explain that while a man may not be inclined to read more than a sentence about new scouring soap he will read pages of pertinent information about an automobile that he is thinking about buying or about an investment that he is thinking of making, that a woman will read five hundred words about a new suit. One page is certainly enough for a great many letters—often one paragraph is enough, but I have seen single-spaced letters that covered four pages and were not too long. Lincoln was once asked how long a man's legs should be. He replied that they should be long enough to reach from his body to the ground. Somewhat the same principle applies to letters. They should be long enough to accomplish the object.

Millions of dollars worth of goods are nowadays sold by means of letters. A new position has been created—the mail-order correspondent. The mail-order correspondent is a salesman. The difference between him and the clerk behind the counter or the traveling man is that he sells by means of the written word. He does not talk to prospective buyers face to face; he talks to them by letter. He must be interesting, he must be clear, he must be convincing. if he is to make sales.

No business school, so far as I know, has made any serious attempt to give a thorough course in mail salesmanship. The subject deserves special consideration, for there has been a wonderful development in advertising during the last dozen years, and the demand for mail-order salesmen is sure to be permanent. Large advertisers like the Larkin Soap Company and Montgomery, Ward & Co. employ numbers at good salaries.

The subject is such a broad one that only a few general suggestions can be given a short article.

Since the mail-order correspondent is to play the part of a salesman it follows that he will do well to study methods of successful salesmen. Does the good salesman start off with "We are pleased to annonnce?" Hardly. He begins with a question or a suggestion that interests the prospective buyer. A common weakness of sales letters is the "we" style of beginning. The better way is to begin with something that will command the reader's interest, something about *his* needs. Of course if he is already interested and has shown such interest by requiring for a catalog, prices, etc., the need for the interesting beginning is not so imperative. It is, however, safer to begin most sales letters with the "you" style of talk: "Could you use some hemlock boards if you could get them at a saving of a fourth off the usual price?" "What would a book be worth to you if it would enable you to save fifty per cent. of your present bad accounts?" Such beginnings are the kind that save letters from the waste-basket. The language need not be slangy or smart; but it should be earnest.

Having rivetted the attention of the reader, the next step is to present the information and argument as logically as possible, so as to hold interest and gradually increase desire and thns prepare for the climax—a subtle appeal, in the final paragraph, to send on an order, to write for something more or to give a salesman leave to call. The letter-writer should do as writers of advertisements do; that is, ask himself, What is there about this article or this service that is attractive? Why should I, or any one else, purchase?

Suppose, for instance, that the letler is to deal with a lot of overcoats that are to be sold: Is the style good, and are the coats made usually well? Is the cloth of superior quality, and can it be depended on to hold its color and general appearance? Are the buttons out of the ordinary? Are the coats better than those usually priced at $18? Such questions as these can hardly fail to bring out all the selling-points that the writer needs.

There are correspondents who can describe so realistically that a prospective buyer can almost see the article. Read these sentences from the description of a well-known brand of hams:

This mark certifies that the hog came from good stock, that it was corn-fed in order that it migh be firm, full-flavored and juicy, that it was a young hog, making the ham thin-skinned and tender—well-conditioned and fat, insuring the lean of the ham to be tasty and nutritious. The mark certifies that the ham was cured in a liquor nearly good enough to drink, made of granulated sugar, pure saltpetre and only a very little salt; this brings out all the fine, rich, natural flavor of the carefully selected meat and preserves it without "salty pickling."

What lover of fine ham could resist such a description, and descriptions of like character are possible of all good merchandise.

The following, sent out by the proprietor of a cleaning, repairing and dyeing establisement, is an example of a good soliciting letter.

Dear Sir:

You will certainly do me a service, and I am sure you will do yourself a service, by taking time to read this letter.

My business is that of cleaning, repairing and dyeing clothing, and I think I have the best-equipped shop in this city for my work. My patronage has more than doubled during the last year, but I have put in the latest equipment, employed more skilled help, and I want more orders. I seek an opportunity to show you how I can help you to be well dressed at all times and how much money you can save by having me keep your clothes in first-class condition, instead of buying new suits so often.

Soon now you will want to wear that light suit and your spring overcoat. Let me fix them up for you. I do not like to cut prices, but I am sending this letter to a list of people that have never patronized me, and the first suit you let me have I will clean and press for fifty cents, just to show you the kind of work I do. Thereafter, the price will be one dollar.

Don't think that the pressing of a pair of trousers is too small a job to give me. It will receive just the same careful attention that we give a full dress suit. That principle is what has enable me to double my business.

Reflect a moment. Isn't there something I can do for you today? I have both telephones. Call me up now and I will send for the clothes.

Truly yours.

How suggestive this letter is. It reminds the reader that it is economy to keep clothing cleaned and pressed, and the writer takes advantage of the spring season to suggest that the light suit will soon be needed. A special price is offered to get a trial order, but giving a good reason for reducing the price, the proprietor does not cheapen his work. He wisely puts stress on the uniformly careful attention given work, and closes with a final appeal to the reader to think of something that should be attended to at once. Note the absence of the overused "Trusting to receive your order" closing paragraph.

Mrs. A. M. Sanders, of Wytheville, Va., writes a letter to a mail-order manufacturer about a refrigerator. She says she wants one like that sold to Mrs. William of her town, but she does not know that she can afford to pay the price.

(Continued on page 24)

METHODS OF TEACHING

COMMERCIAL LAW

Clarence E. Birch, LL. B.,
Director, Commercial Department, Haskell Institute,
LAWRENCE, KANSAS.

CONTRACTS.

The study of commercial law is virtually a study of contracts, as partnership, insurance, shipping, sales, etc., are but examples of different classes of business contracts. No intelligent person can conduct even the ordinary affairs of life without exercising the rights and assuming the liabilities incident to the contract relation. Since the subject is almost as broad as the law itself, it is manifestly impossible, in one brief article, to give anything like a comprehensive view of the leading principles involved. The writer desires rather to present a few suggestions that may be of use in teaching the application of some of the principles to be found in any good commercial law text.

THE ESSENTIALS OF A CONTRACT.

After the student has learned that a contract requires legal subject matter, good or valuable consideration, competent parties and mutual assent, he should make an application of his knowledge in a concrete manner. For instance, the teacher may place a crude, imperfect agreement on the board, purposely making it so defective that the student can have no difficulty in recognizing the imperfections. The following will serve as an example:

Mr. Jones agrees to build a house for Mr. J. E. Shields for $1500.00. House to have five rooms. When one-half completed Mr. Shields agrees to pay Mr. Jones $500.00 on account; balance later.

J. E. SHIELDS.

A class to whom this was recently submitted made the following criticism:

1. No date is given.
2. No time is set for completion.
3. There are no builders' specifications.
4. There should be two copies and both parties should sign.
5. There is no way specified for determining when the building is half done.
6. Time for paying balance is too indefinite.
7. Nothing is said as to any penalty for failure to complete as per agreement,
8. The location of the house is not given.
9. "Mr. Jones" is not sufficiently identified.

{ It is suggested that the pupils be required to look up the subject of forfeiture in this connection, as it is said that "the law abhors a forfeiture." }

These criticisms seem to cover the principal defects in the original document. The next step should be the construction of an agreement that has all the essential elements and which sufficiently safeguards the interests of both parties. Other exercises of a similar nature, but introducing more difficult and technical points should be taken up later. Chattel mortgages may be drawn and the importance of careful descriptions of property mortgaged may be shown. The same can be shown in regard to property leased or sold. Show also that the exchange of letters and telegrams may constitute good contracts. Draw attention to the fact that it is good business policy to stipulate in an offer made by letter that the letter of acceptance must actually be received by the offerer. Require certain members of the class to make written offers to other members. Let these be answered in various ways. Submit offers and answers to the class to determine whether there is a valid contract.

While it is true that the average person cannot safely undertake to draw his own contracts in all cases, or to judge in all instances of the character of the ones he is asked to sign, yet it is also true that every business man must make contracts that cannot be submitted to his lawyer. A busy correspondent makes scores of offers and acceptances in a single day's mail. He must know something of contracts himself. It is suggested that the members of your class may be benefited by constructing a series of simple contracts similar to the following:

1. You are manager of the school basket ball team. Draw up an agreement between yourself, as manager, and the manager of the——team. The game to be played at——, and the proceeds are to be divided equally after the reasonable expenses of each team have been paid. If there is a deficit the——team is to pay——of the sum and your team——. In case either team fails to put in an appearance there is an agreement that the team in fault shall forfeit to the other team the sum of $——. Put in any other conditions thought essential.

2. James Greene has agreed to sell to C. T. Smith a certain lot of land in the city of——, ——, for the sum of $300.00. The parties are not ready to complete the sale. Draw up a binding agreement, specifying that the money shall be paid at a certain time and the deed delivered. Draw the agreement so as to fully protect the interests of both parties. (Take into consideration the abstract, the nature of the deed, whether the wife is required to join in the deed, or the contract for deed. etc.)

3. Draw up an agreement whereby Thomas Mayle agrees to be responsible for a bill of goods not to exceed $500.00 to be purchased from the Jones Dry Goods Company by William Caisse. (Must such an agreement be in writing?)

4. William Morrell offers a certain piece of land to Theodore Brunt for $450.00. Brunt replies that he will give Morrell $25.00 to hold the offer open thirty days. Write the agreement. (Can Morrell sell to any other person during the time this agreement is in force?)

A very interesting method of conducting an occasional recitation, is somewhat on the principle of a moot court. Submit questions that seem to have good arguments on each side. Appoint two or three lawyers for the plaintiff and an equal number for the defendant. Select other members to act as a jury. The teacher may act as judge. After the attorneys have made their arguments, let the "jury" render the decision, being guided by the arguments of the attorneys and the instructions of the "judge."

Example: A woman of very deficient education desired to mortgage a farm for $500.00. She signed what she believed to be a mortgage. It afterwards developed that she had signed a warranty deed. The land has now been transferred to an innocent holder, who knew nothing of the original transaction. Question: Can the woman retain possession of her land? (It may be assumed that she has never given up possession.)

Nearly all of the late texts on commercial law supply questions that might be used in the above manner. It is not necessary that court procedure be strictly followed, but something of the method of conducting a trial may be shown.

Start the New Year with a big club for the B. E.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

305 West 135th St., New York City, N. Y.

DIVISION OF FRACTIONS.

As we stated last month, division of fractions is understood by but a few of our commercial students. It therefore, becomes necessary for the teachears of arithmetic to at least revive the subject, and in many cases to present it as though the students knew nothing of it. In this article, I shall endeavor to set forth the several steps together with a brief explanation of my method of presenting the subject to those classes needing considerable assistance.

In the first place, I find, as in multiplication, there are six separate distinct cases to be considered. Our first case is to divide a fraction by a whole number. Thus.

$$\tfrac{8}{9} \div 4 = ?$$

At this point I find it advantageous to review the meaning of "numerator" and "denominator." "Numerator" is simply another name for "number" and represents the number of parts or "things" in the fraction, just as in the expression $8, eight is the number of "things" or dollars represented. This helps to emphasize the fact that the term "denominator" is the same as the word "namer," hence "ninths" is the name of one of those parts making the fraction. The class readily understands that $\$8 \div 4$ equals $2, and they are now ready to divide $\tfrac{8}{9} \div 4$ and know why they are doing it a certain way. A number of similar exercises are given in each of which the numerator of the fraction is exactly divisible by the integer used as a divisor.

Next we take one like this,

$$\tfrac{4}{5} \div 5 = ?$$

It is just like the example given above save that the numerator is not divisible by the divisor "5." The class is sure to report a variety of answers for this operation.

In this connection I like to review that principle of division of simple numbers, which is stated thus: "Dividing the dividend or multiplying the divisor, divides the quotient." This necessitates calling to the attention of the class the fact that a fraction is one way of indicating a division which can be performed (without resorting to decimals), the numerator of the fraction being the dividend, and the denominator the divisor. The principle is then applied to the example given. Considerable drill is needed here and I dictate such an exercise as this, requiring much of the work to be done orally.

$\tfrac{2}{3} \div 5 = ?$	$\tfrac{7}{9} \div 4 = ?$	$\tfrac{8}{15} \div 4 = ?$
$\tfrac{3}{4} \div 4 = ?$	$\tfrac{6}{7} \div 5 = ?$	$\tfrac{7}{8} \div 7 = ?$
$\tfrac{5}{6} \div 4 = ?$	$\tfrac{8}{9} \div 2 = ?$	$\tfrac{9}{10} \div 4 = ?$
$\tfrac{8}{11} \div 2 = ?$	$\tfrac{9}{10} \div 5 = ?$	$\tfrac{7}{8} \div 6 = ?$
$\tfrac{8}{10} \div 3 = ?$	$\tfrac{8}{13} \div 4 = ?$	$\tfrac{7}{10} \div 7 = ?$
$\tfrac{7}{8} \div 5 = ?$	$\tfrac{5}{8} \div 5 = ?$	$\tfrac{1}{5} \div 5 = 5$

The case next in order, to my mind, is that in which a mixed number is divided by an integer. We take first a small mixed number in which the integer is smaller than the integer used as a divisor.

$$1\tfrac{1}{2} \div 4 = ?$$

Here we have the same solution as in the preceding case with the added work of changing the mixed number to an improper fraction, which, of course precedes the division. I find little difficulty just here for it has been my experience to find that nearly all public school pupils are taught to change all mixed numbers to improper fractons before multiplying or dividing. That may be the best way to teach the subject to little children, but I would like right here to register my protest against its use by commercial students. It is too long and tedious. I do not mean that I would *never* change mixed numbers to improper fractions, for in the example before us it is necessary. I urge against its indiscriminate use.

I have given the preceding example to lead up to the more important part of this case, viz: those problems in which the integral part of the mixed number is larger than the divisor. In examples like

$$4643\tfrac{2}{3} \div 7$$

the work is materially shortened by *not* changing the dividend to an improper fraction. To emphasize the brevity of my method I ask my class to divide 4643 by 7 doing the work by short division. When that is done I repeat the solution on the board, thus:

$$7 \mid 4643$$
$$663 - 2$$

The class is now directed to write the $\tfrac{2}{3}$ back in the dividend. They see at a glance that the remainder is $2\tfrac{2}{3}$, which changed to an improper fraction and divided by 7 gives $\tfrac{8}{21}$. I write it complete on the board, thus:

$$7 \mid 4643\tfrac{2}{3} \qquad 2\tfrac{2}{3} \div 7 =$$
$$663\tfrac{8}{21} \qquad \tfrac{8}{3} \div 7 = \tfrac{8}{21}$$

In the drill following this exercise the pupils are urged to do away, as quickly as possible, with pencil and paper in dividing the mixed number by the integer.

I shall be unable to finish this subject in this article without unduly extending its length. Next month I shall continue this discussion showing its practical bearing and application to the work in percentage.

(The Sales Letter—Continued from page 22)

Suppose the letter were answered in this style:

Complying with your request, we send you by this mail, under separate cover, one of our catalogs, in which you will find descriptions of all the refrigerators we manufacture. Our goods are all high-grade, and we shall be pleased to receive your order, knowing you would be satisfied. Trusting that you will write us for any further information needed, we are Yours truly.

Now, this woman may not be able to find in the catalog all the needed information. Even if she could, the order is certainly much more likely to be secured if a letter something like the following were written:

We are pleased to know that you need a refrigerator, and we send you by this mail, in another envelope, a catalog giving descriptions and illustrations of all our refrigerators.

Mrs. Williams of your town purchased the refrigerator shown at the top of page 42 of the catalog—the Klondike No. 5. Perhaps you will be interested to learn that we sold one of these also to Mr. A. F. Wilkins of Wytheville, and another to Mr. Thomas Calking, postmaster of Fulaski, Va.

The illustration hardly does credit to the refrigerator. It embodies every modern feature note the eight points of superiority explained on page 42—and represents our experience of ten years in manufacturing. It is built very strongly of thoroughly season oak of the best quality, and is finished in the natural color of the wood. Note that the entire food chamber is lined with white enamel; this will never chip off. Fifty pound of ice should last at least three days in this refrigerator.

The best price we can make you on the Klondike No. 5 is $25. If this is more than you can pay and your family is small, you would find the Klondike No. 3, described on page 39 of the catalog, well suited to your needs. The only difference between this and the No. 5 is in size, and for a family of three or four, No. 3 is just as good. The food chamber of No. 3 is 20 inches wide, 24 inches high, and 14 inches deep. We can sell you No. 3 for $18.50.

If any refrigerator you buy from us is not entirely satisfactory, we regard it as a favor to be informed and we will send another or refund the money without quibbling. If you send cash with your order, we will prepay all freight charges.

We are sending you one of our order-blanks, and hope to enter you on our list of pleased customers soon.

Truly yours,
AMERICAN REFRIGERATOR COMPANY.
By E. L. C.

Anything that makes it easier for the order to be sent should be adopted. A Chicago publishing house sent me last year a first-class soliciting letter in behalf of a business book. The closing paragraph was "Just pin a two-dollar bill to this letter and mail it in the enclosed envelope at our risk."

It was an appeal to the reader not to put the letter aside and forget it. Many fail to send orders through the mails because of the trouble in registering a letter or securing a money order, but by this proposal the publishing house assumed the risk of loss in the mails and remove the obstacle. It was an admirable scheme.

The Principles of Ad Writing

C. L. CHAMBERLIN,

OSSEO, MICHIGAN.

RETAIL ADVERTISING.

One of the most important features of a retail advertisement designed to appear in the local newspaper is that it must be conspicuous.

The newspaper is read hastily and is rarely referred to after the first day or two. Hence the ad must be so arranged that it will attract the attention of the reader whether he is looking for something of the kind or not.

In size the ad may run from two inches single column to two pages. The size thus permits the use of large display type and cuts which would be utterly impossible in an ad appearing in the magazines or story papers.

Since there is much space to be filled and, in many instances, little idea how to fill it, the advertiser confines his efforts to a few large type generalities about the line of goods offered without attempting to describe any one article, or state the price for which they are sold.

In order to be a success the retail ad must describe the goods and give prices. There are two things which naturally arise in the mind of anyone who contemplates making a purchase. What is it like? and, How much does it cost? Of course this involves more words and smaller type, but they are not so much of a drawback as might be supposed. If space is used sufficient for a good cut or display headline the body of the ad may be set in small type without any resulting loss.

If a good sized type headline is used, or if the same result is sought through the use of a cut, either should be surrounded with plenty of white space. Even a medium sized type will "stand out" from the surrounding page if plenty of vacant space is left around it.

The wording of the headline does much to increase its display. A few, pointed words stating a pertinent truth in a peculiar way will call the attention of the reader to the ad, and if the ad writer has rightly performed his duty, the facts about the articles mentioned will be told in such clear, direct, intense language that they are fixed upon the mind and recur again whenever anything suggests the subject to the mind.

A good headline is worth dollars to a dealer who advertises. This is especially true if it relates to the business in a way which will permit of its permanent use. It is an easy matter to recall many of these phrases which are familiar to all magazine readers, and they are just as useful to the retailer.

As already stated the body of the ad may be set in small type. We have seen excellent ads, ten inch, double column with body type as small as six point. As a rule ten or twelve point would have been better. The smaller type may be used in an ad which describes several articles better than in one devoted to a single article. When a single article is described the reading matter will be in continuous form. People will not read a large ad composed of small type unless they are already particularly interested in the goods.

But when several articles are listed each should be described in a separate part of the ad. It is well to arrange the entire ad in the shape of several separated parts or panels. Each panel will contain its own heading and prices in large type, and the description may then be set in small type with little if any loss of effect. Such an ad is really a collection of several small ads joined together, and the reader begins to read just as he would a single small ad when many of them appeared upon the same page.

Small body type may be the ordinary "book type" neither very light nor very dark in effect. In some cases when the effect of the entire ad is light, the body type will be in keeping with the general effect sought. So when a dark effect is sought, dark body and heavy border aids in bringing out the desired appearance.

Two (or at most three) different kinds of type are the limit for use in any one ad. However different sizes of the same face may be used as freely as desired.

Advertisers have learned by experience that large lower case letters may be read with less effort than all large capitals.

There is a divided opinion concerning the use of italics. We have seen one or two ads wholly in italics of a heavy face which made an excellent contrast with the other ads on the same page. The experienced ad writer or typesetter may experiment with type to a certain extent but the beginner had better confine himself to styles which years of successful use have proved to be result bringers.

Closely connected with the subject of display is that of the shape of the ad. In many cases this in itself is a most excellent attraction.

Almost any shape is allowable. Many effective ads are being used recently in the form of a single column of full length. Sometimes an oblong space is effective. For an ordinary ad, space eight to fifteen inches from top to bottom and two or three columns in width is useful. For effect this may be changed to four to six inches in height, and four to five columns in width. The extreme either way, is the single column from top to bottom, or three inches height and the entire page in width.

Novel effects in shape are not possible in ads wholly type set, as in the case with most retail ads in the local papers. They are intended for brief use and no plate is made. If the ad is something intended for permanent use, a line cut may be made. In this case much care may be exercised in arranging novel effects in form, display, etc.

Borders are desirable, but there are two occasions on which it would be better to omit them. The one is when the entire ad is set in light face type and the display aims after the so called "gray effect." The other is when most other ads found in the periodical are set in borders. The ad will then attract more attention without a border than with one.

Variety and contrast are always to be sought though of course they must keep within the bounds of good taste. Unusual forms are desirable, but they must be symetrical. That is there must be regularity to the shape. This is especially true of ads in which several articles are described. The ads of the large department stores which appear in all daily papers are examples of the large ad describing several distinct articles each of which occupies a separate panel or section. If the panels are of different sizes they should be balanced as regards position so that the entire ad has a symetrical appearance.

The name of the firm should always appear in type which is easily read, but should never be made over-conspicuous. If the public are interested enough in the goods to read the various descriptions they will take the trouble to find the name of the firm no matter how small and obscure it may be.

There is a certain style of ad which is now enjoying considerable popularity for advertising a single article or line of goods which every advertiser should know. It is usually set in not more than three sizes and two styles of type. There is a heading in DeVinne, Heavy Caslon, or other similar face, in large size, just what size will of course depend upon the size of the entire ad. Then follows the body of the ad in some ordinary face, 10, 12, 14 or 16 point. At the close the price is given, same face as

(Continued on page 26)

TYPEWRITING

H. BREITENSTEIN,

Abbott Business College,

BILLINGS, MONT.

This month I want to present my views to the teachers on a particular phase of the typewriting course that I believe is just as important as any that I have ever heard discussed. It concerns ACCURACY. I would say that it is especially important at this time of the year when the student has advanced to a point in his typewriting where he can write most kinds of matter and has the desire growing upon him to write *fast*. Of course we have preached accuracy all the time but now that the student is supposed to write matter other than is found in his manual—transcribing his notes, etc.—his thoughts naturally turn to *speed*. "How can I gain speed?" will be his cry. There is only one answer to this question—by being ACCURATE.

Speed in typewriting does not mean writing so many words per minute or in an hour as most students at first believe; but it does mean turning out neatly written, well-balanced, errorless, erasureless copies in a reasonable length of time. The time of the year is now approaching when our students who have been led into the right paths and who take one or more magazines devoted to their particular line of work, will find announcements of the various conventions that are to be held during the Holiday season, and invariably there are a few contests mentioned and among these typewriting plays a most important part. It would be well to have our students read the rules governing such contests, for by so doing they will soon learn that accuracy means everything to the contestant. For instance, to overcome such an error as striking the wrong letter, omitting a space between words, piling letters at the end of a line, leaving out a word or punctuation mark, or deviating from the copy in any way whatsoever, it is necessary to write *five* words; that is, it is the usual practice to deduct five words from the total number of words written for each error of this kind. Let the student know this and think about it and it will not take him long to realize that accuracy plays a more important part than speed.

Now someone will contend that the above is all right in a contest but in business it is different. I will admit that it is somewhat different in business—mistakes can be corrected but affairs in modern business offices move along at too lively a gait to permit of time being consumed to correct errors. Things must be done *right* the *first* time. This is a good argument to present to the student who persists in getting out a "rough draft" of his letters and then making a correct copy from it. This is not only impracticable, but will *never* be tolerated by an employer. Just as a business house is judged by its letter heads, so it is judged by the quality of work on the letter head. If I receive a letter containing many strike-overs, erasures or other errors, I immediately come to the conclusion that the letter has been written by a six-dollar-per-week stenographer, and six-dollar-per-week stenographers are always hired by six-dollar-per-week firms.

The students in our business colleges today can rest assured of the fact that there is a good position waiting for them when they complete their course, *provided* they are competent. Competency means good salary, but to be a competent stenographer one must be a rapid and accurate typewriter operator. It has been but a few years since the touch method of typewriting was introduced, but now even though the average business man does not know exactly what "touch" typewriting means, he does know enough about it to know that it is what he wants. He has learned enough about it to know that it is a method, which, when followed, is more accurate and has greater speed possibilities. He knows that a stenographer who is truly a touch operator can keep a cheerful disposition and turn out more work than one who is a "sight" writer. I know it is not necessary to present such an argument as this to the teachers, but it leads up to my subject of accuracy again—touch operators are *accurate*, but unless we are very painstaking with our typewriting instruction, some of our students will not make the proper effort and the first thing we know we will catch them looking at their fingers and the keys.

I think it is about time for a little dictation exercise in our typewriting work, if we have not already begun it. It should be very simple dictation and not kept up for too long a time; and the dictation should *not* be fast—accuracy should be the watchword. This will give the teacher an opportunity to learn if his students are truly touch operators. Perhaps I will be taken to task for what I have just said, for I really believe that someone will say that if my students had been properly started in typewriting and had sufficient attention, they would all be touch operators. However, I must admit that occasionally some student will disappoint me in spite of every effort I may make in his behalf; that while I am in the typewriting room, he will write line after line with his eyes "glued" to his copy, but the moment my back is turned, he will "glue" his eyes on the key board, and while I admit, too, that this is the problem that tests the teacher's skill, still I have to ac knowledge that I have been defeated many times. "Preaching" does not do much good, but I again have recourse to my bulletin board. In addition to this I read a few paragraphs every morning from "Practical Pointers for Shorthand Students" by Frank Rutherford, and this has a stimulating effect on the whole school. Try it teachers.

So now let our constant cry be ACCURACY. Speed will then take care of itself.

Retail Advertising, Continued from page 25

heading, but smaller. The firm's name closes, in same face, somewhat larger than the price.

QUESTIONS ON LESSON FOUR.

1. What are the functions of the retail ad?
2. Discuss the kinds of type best adapted to a retail ad.
3. What can you say as to the kind of headline to use? Of the shape? Of the border?
4. What effects may be produced by means of different kinds of type?
5. How should an ad be arranged when it lists several different articles?
6. Make a "dummy," or outline of form showing exact space, and both sizes and kinds of type to be used in writing an ad listing a new brand of men's working shoes. The ad is to appear in daily or weekly paper. Give several "reasons why" arguments.
7. Prepare a "dummy" similar to above but let it contain six articles sold by a grocer.

John R. Carnell, principal of the Albany Business College, was recently elected President of the Albany, N. Y., Banker's Association, an organization composed of Albany bank officials. In addition to filling the above position Mr. Carnell has been president of the Albany County Bank for nearly twenty years and a trustee in the Albany County Savings Bank and a director in the Union Trust Company for about the same period.

Mr. Carnell has associated with him in his school work his two sons, John R. Carnell, Jr., Prentiss Carnell, and Benton S Hoit, an experienced business college man. A new wing is now being added to the Albany Business College building to provide for some extensions to the college course of study.

(The Policy of the School—Continued from page 19)

ficult than tossing a coin to them now and then. The same principle should prevail in school administration. For this reason, the free public night schools, giving a high school course to adult pupils of ample means, pauperize the community and despoil the dignity of every attendant.

I am not sure but that all our trouble goes back to a deeper primal cause. The real danger in America today lies not in panic or in pauperism, in Oriental incursion or racial hatred. It has a deeper psychic origin. It is simply that our ideals are emotional and not intellectual. Thus we become the merry sport of the politician and the dupe of his transparent artifice.

This national weakness has been most demoralizing to the business school in particular, and to all schools in degree. We have sought to make education popular, pleasing and palatable. We have tried to give the people what they wanted instead of what they needed—to tickle the fancy and to conduct a pedagogic vaudeville for the delectation of dummies. Education should not debase itself to the level of its audience, but the auditors should seek to appreciate and understand its high and lofty message. In this respect, all have capitulated to their eternal shame and to the manifest injury of all the people.

Wearing betimes the spangles and motley of the jester, education has fallen from the throne of its ancient authority and for the voice of the teacher to be heard with reverence is so rare that it causes comment and surprise. If we are to reinstate education where it of right ought to be we must become seekers after truth, consumed by a missionary spirit, with an eye single to what is helpful and right.

Commercial education is good and its promises are all toward a fairer day, but commercialized education will wither and decay and die amid the jibes of those who needed most the help it alone could give.

Failing to invoke an undeserved respect, many have fallen back on rules and regulations. "Thou shalt not" has been their iteration and the school room has been strewn thick with penalties. All authority is to a certain degree degrading. Whosoever would grow in strength and dignity must follow his own true impulses. He cannot, dare not, conform to any code or platform. I am not seeking the abolition of order or arguing for a haphazard system in which each student follows his own sweet will; but I would wish to send each student out from school firm-poised and self-controlled, and not weakened and enslaved by subjection to rules and authority. We must use Nature's plan. Nature has no prevention and no punishment except the consequence that follows unalterably any violation of her laws. Every individual must be permitted to learn of his own experience. You may advise with your superior intelligence but you must not substitute your mind for another. There cannot be anything learned from arbitrary rules. Man learns only by working out experience, and what we call sins and consequences are but lessons in the primer of our Nature's God.

There should be, and is, in every real school a personality that guides the "spirit of the hive" in peace—that makes this spirit the real dictator, the multiplied conscience of the community. When the school is governed by inner impulses, and not by restriction, then may we expect healthful results.

The school cannot attempt anything less than the complete man—the perfect woman. It is useless to hide behind the excuse of being a technical school, because work is character and character is work and we cannot separate them. This is so obvious that every teacher has noticed it in the type written sheets. Yet the school must ever remember that all is but a means to the end of making a living. We must teach faith, not as a beautiful vision only, but as a commercial asset. We must teach reason, not alone as the crown of mankind, but as business protection; and the voice of language not alone as the music of the spheres, but as the instrument to sell goods.

This discussion might be carried on interminably, growing more and more disjointed and fragmentary as it proceeds. I am convinced that commercial education will broaden as the time goes on. It must! Some years ago, I wrote out for myself, my hopes for the ideal education and towards the ideal the commercial school may well struggle. There now seems small chance of competition. This was then my hope and is yet that the ideal education will lead the people to be generous, kind, and thoughtful; alert and accurate in mind; graceful and precise in action; self-poised, resourceful, undismayed by disaster; gracious in speech, grateful in disposition, loyal in friendship; to do one thing supremely well; to earn a living and to live by earning; to have deftness of hand, quickness of brain, kindness of heart.

When this becomes an actuality, business conditions, now so deplorable, will disappear. The schools are the only prophets who can foretell the millennium.

MELVIN CASSMORE.

MISS ROSE L. FRITZ AGAIN WINS THE INTERNATIONAL TYPEWRITING SPEED TROPHY AT THE NATIONAL BUSINESS SHOW MADISON SQUARE GARDEN, NEW YORK.

Mr. Leslie H. Coombes, The Business System School, Toronto, Wins Title of Champion Typewriting Amateur.

Miss Rose L. Fritz, who astounded all Europe a year ago by the marvelous speed at which she operated the typewriter, has again demonstrated her superiority by retaining her title to Champion of the World in Typewriting and defeating a score of the fastest operators in America. This latest victory came to her in the annual International Contest for the Championship of the World in Typewriting, which took place on Thursday evening, October 22, at the National Business Show in Madison Square Garden. This contest was an hour in length, copy was handed to contestants one minute before the trial began, and the usual five words penalty was in force. The record made by Miss Fritz in this contest would have been higher had it not been for the constant shifting of her desk which caused her to drop her copy.

Results of the Final Contest.

CHAMPIONSHIP OF THE WORLD.

Name	Machine	Gross Words Wr't'n	Errors	Per Cent of Errors	Penal-ties	Net Words Allowed	Net Speed pr Minute
Fritz, Rose L., Brooklyn	Underwood	5838	119	2.0	595	5243	87.4
Trefzger, Emil, Chicago	Remington	5818	126	2.2	630	5188	86.5
Blaisdell, O. H., New York.	Underwood	5900	223	3.7	1115	4785	79.8
Jarrett, Fred, Toronto	Underwood	4802	74	1.5	370	4432	73.9
Coombes, Leslie H., Toronto	Underwood	4800	80	1.7	400	4400	73.3
Fowle, Adella M., Denver	Underwood	5073	149	2.09	745	4328	72.1
LePard, Ray, Toronto	Underwood	4676	187	4.0	935	3741	62.4
Varian, Edith, Detroit	Underwood	4720	216	4.6	1080	3640	60.7
Wechsler, Olga G., New York	Remington	4364	151	3.5	755	3609	60.2
Schwenk, Carl W., New York	Remington	4900	329	6.7	1645	3255	54.3
Lang, Malvina A., Jersey City	Smith Pr'mr	4710	327	6.9	1635	3075	51.3
Thirkield, Harriet C., N. Y.	Smith Pr'mr	3676	290	7.9	1450	2226	37.3

A new form of contest was inaugurated this year known as the Amateur Contest. This contest was declared to be open to all who had not competed in any previous Business Show. The prizes were a Gold Medal and the title of Champion Typewriting Amateur, to the first; a silver medal to the second; and a bronze medal to the third.

Results of the Contest for the American Amateur Typewriting Championship.

Name	Machine	Gross Words	Errors	Per Cent of Errors	Penal-ties	Net Words Allowed	Net Speed pr Minute
Coombes, Leslie H., Toronto	Underwood	2383	27	1.2	135	2248	75
Jarrett, Fred, Toronto	Underwood	2340	45	1.9	225	2115	71
Fowle, Adella M., Denver	Underwood	2535	89	3.5	445	2090	70
LePard, Ray, Toronto	Underwood	2342	92	3.9	460	1882	63
Varian, Edith, Detroit	Underwood	2338	93	4.0	465	1873	62
Muegge, Minnie A., Bayonne	Underwood	2035	42	2.1	210	1825	61
Springmeyer, Theo. W., N. Y.	Underwood	2417	120	5.0	600	1817	60
Wiese, Ernest G., New York	Remington	2047	47	2.3	235	1812	60
Shanrauth, Celia, Brooklyn	Underwood	1975	40	2.0	200	1775	59
Trefzger, Gus. R., Chicago	Remington	2056	71	3.5	355	1701	57

ASSOCIATION AND CONVENTION COMMENT, COMMUNICATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Program.

NATIONAL COMMERCIAL TEACHERS' FEDERATION AND SECTIONS.

Latest Outline by President Miner.

MONDAY, DEC. 28.

10:00 Advisory Council. (Large Study Hall.)
2:00 Federation. (Auditorium—opposite room 31)
Invocation by Bishop John H. Vincent, Indianapolis, Ind.
Address of Welcome on behalf of the City of Indianapolis Mayor C. A. Bookwalter.
Address of Welcome on behalf of the Commercial Teachers' Association of Indiana—E. J. Heeb, Indianapolis Business University.
Response to Addresses of Welcome—by Robert C. Spencer, Spencerian Business College, Milwaukee.
President's Address—E. N. Miner, New York City.
Report of Gen'l Secretary—J. C. Walker, Detroit, Mich.
Appointments of Committees, Reports of Committees, New Business, etc.
8:00 Meeting of Sections.

TUESDAY, DEC. 29.

9:00 Meeting of Sections.
Federation. (Auditorium.)
2:00 Address, "Psychology Applied to Business Branches"—A. F. Sheldon, Chicago, Ill.
2:30 Demonstration, "The Dictaphone"—J. W. Binder, New York City.
2:50 Demonstration, The Burrows Bros., Company—James S. Curry, Cleveland, Ohio.
3:10 Demonstration by Smith Premier Typewriter Company, Syracuse, N. Y.
3:40 Address—Benn Pitman, Cincinnati, Ohio.
4:00 Demonstration, Underwood Typewriter Company, by C. V. Oden, New York City.
4:20 Demonstration, The Writerpress, by H. L. Bean, Buffalo, N. Y.
4:40 Demonstration
5:00 Demonstration, The Victor Typewriter Company, New York City, by L. H. Perry.
5:30 Demonstration by Burroughs Adding Machine Co., Detroit, Mich.
8:00 The National Congress of Commercial School Associations, "To be held in the Large Study Hall."

WEDNESDAY, DEC. 30.

9:00 Meeting of Sections.
11:00 Federation. (Auditorium.)
11:00 Demonstration, General Accoustic Co., by K. M. Turner, New York City.
11:30 Demonstration, The Edison Business Phonograph Company, by James N. Kimball, New York City.
2:00 Address "Efficiency" by W. N. Ferris, Big Rapids, Mich.
2:30 Address—"Higher Education as a Preparation for Business" by J. S.M. Goodloe, Columbus, Ohio.
3:00 Address "Practical Value of Psychology in Commercial Teaching"—R. H. Peck, Davenport, Iowa.
4:00 Business Meeting Unfinished Business, Report of the Treasurer, Selection of Place of Next Meeting, General Election.
8:00 Social Entertainment—G. W. Brown, Peoria, Ill., Master of Ceremonies, at Hotel English, or?

THURSDAY, DEC. 31.

9:00 Meeting of Sections. (Election of Officers.)
Federation (in Large Study Hall)
2:00 Demonstration, H. M. Storms, "The History and Proper Use in Schools of Typewriter Ribbons and Carbons," by H. B. C. Vannote, New York City.
2:20 Address, "Where King David Made a Mistake," by J. N. Kimball, New York City.
3:00 Music, Closing Exercises.

PROGRAM.

National Private Commercial School Managers' Association.

President—E. E. Merville, Cleveland, Ohio.
Vice-President—A. D. Wilt, Dayton, Ohio.
Secretary-Treasurer—T. W. Bookmyer, Cincinnati, Ohio.
Executive Committee—J. D. Brunner, Indianapolis, Chairman; Jerome B. Howard, Cincinnati; E. H. Norman, Baltimore, Md.

MONDAY, DEC. 28, 1908, 8 P. M.

President's Address—E. E. Merville, Cleveland, Ohio.
Report of Secretary-Treasurer—T. W. Bookmyer, Cincinnati, Ohio.
Reports of Committees and New Business.
"How and Why Lengthen and Strengthen the Bookkeeping Course" J. A. Lyons, Chicago, Ill.
Discussion.

TUESDAY, DEC. 29, 9 A. M.

Tuition—"How Much and How Collected?"—A. F. Harvey, Waterloo, Iowa.
Discussion.
"What shall be the Standard of Graduation of Business College Students?" E. M. Huntsinger, Hartford, Conn.
Discussion.
"How to get and Hold the Students in Night School"—Round Table Discussion.

WEDNESDAY, DEC. 30, 9, A. M.

(Joint Meeting with Business Teachers' Association.)
"The Value of Morning Exercises in the Commercial School"—W. N. Ferris, Ferris Institute, Big Rapids, Mich.
Discussion.
"The Advisability of Students Completing both Business and Shorthand Courses"—P. S. Spangler, Pittsburg, Pa.
Discussion.
"Some Elements Which Contribute to the Thoroughly Desirable Teacher"—E. M. Huntsinger, Huntsinger Business School, Hartford, Conn.
H. B. Brown, President Valpariso University, Valpariso, Ind.
General Discussion.
"Uses and Abuses of Teachers' Agency"—E. E. Gaylord, High School Beverly, Mass.

THURSDAY, DEC. 31, 9, A. M.

"Suitable School Buildings and Equipment"—H. T. Loomis, Cleveland, O.
Discussion.
"Is our Standard of Business Training What it Should be?"—H. C. Yocum, Massillon, Ohio.
Discussion.
"The Best Advertising Medium for Commercial Schools"—Round Table Discussion.
Election of Officers.
Unfinished Business.
Adjournment.

PROGRAM

National Shorthand Teachers' Association.

President—Raymond P. Kelley, Chicago, Ill.
Vice-President—W. D. M. Simmons, Nashville, Tenn.
Secretary-Treasurer—F. E. Haymond, Evansville, Ind.
Executive Committee Robert A. Grant, Chairman, St. Louis, Mo.; Miss Gertrude O. Hunnicutt, Lansing, Mich.; J. Walter Ross, Wheeling, W. Va.

MONDAY, DEC. 28, 1908, 8:00 P. M.

Invocation—Rev. Layton C. Bentley, Pastor Broadway M. E. Church, Indianapolis.
President's Address—Raymond P. Kelley, Gregg School, Chicago.
Secretary's Report—F. E. Haymond, Lockyear's Business College, Evansville, Ind.
Vice-President's Report (Employment Department)—W. D. M. Simmons, Draughon's Business College, Nashville, Tenn.
"The Correlation of Shorthand and Typewriting and the Production of Accurate Transcripts"—J. L. Harmon, Bowling Green Business University, Bowling Green, Ky.; L. P. Bettinger, Bettinger Business Institute, Lockport, N. Y. General Dissussion.
"Latter Day Tendencies in Shorthand Writing and their Significance to the Teacher and Pupil"—Clyde H. Marshall, Court and General Reporter, Chicago; Mrs. S. H. East, General Reporter, Indianapolis, Ind. General Discussion.
Appointments of Committees, Reports of Committees, New Business.

TUESDAY, DEC. 29, 1908, 9:00 TO 12:00 A. M.

"What Some of the Largest Schools are Doing in their Shorthand Departments and their Requirements for Graduation"—D. J. George, Principal Shorthand Department, Wood's New York School, New York. General Discussion.
"Can we as Teachers of Shorthand and Typewriting Do What We Attempt to Teach Others to Do?"—C. B. Bowerman, Principal Commercial Department, Central High School, Detroit, Mich.; Charles McMullen, Director of Business Department, High School, Madison, Wis. General Discussion.
"A Practical Method of Teaching the Principles of Shorthand"—Miss Elizabeth Van Sant, Van Sant School of Shorthand, Omaha, Neb.; Miss Edith C. Crum, Brown's Business College, Terre Haute, Ind. General Discussion.
Round Table—"What are the Greatest Difficulties Encountered by the Teacher of Shorthand and How may such Difficulties be Overcome?"

WEDNESDAY, DEC. 30, 1908, 9:00 TO 11 A. M.

A JOINT MEETING OF THE HIGH SCHOOL AND SHORTHAND ASSOCIATION.

"How to Organize and Conduct Office Practice for Stenographers" J. A. Stephens, Metropolitan Business College, Chicago; L. A. Arnold, Central Business College, Denver; C. A. Balcomb, Spencerian Commercial School, Cleveland, Ohio. General Discussion.
"Is it Possible to Teach Business Common Sense and Intelligence in Letter Writing?"—Sherwin Cody, Cody's School of English, Chicago; H. A. Hagar, Gregg School, Chicago. General Discussion.
"Pedagogy as Applied to the Teaching of Shorthand" William A. Hadley, Lake View High School, Chicago. General Discussion.
Question Box.
Business.

THURSDAY, DEC. 31, 1908, 9:00 TO 12:00 A. M.

"Shorthand from an Educational Standpoint—Clarence A. Pitman, Isaac Pitman & Sons, New York. General Discussion.

"The Essentials of Correct Typewriter Operating and Methods of Securing Desired Results"—H. F. Pratt, Central High School, St. Louis, Mo.; Orton E. Beach, Bradford Business College, Bradford, Pa. General Discussion.

Report of Typewriter Keyboard Committee—W. D. M. Simmons, Chairman Draughon's Business College, Nashville, Tenn.

"A Symposium of Practical Suggestions, Collected from Prominent Teachers of Shorthand and Typewriting throughout the United States"—J. Walter Ross, Elliott Commercial School, Wheeling, W. Va. General Discussion.

Reports of Committees—Business. Election of Officers. New Business. Adjournment.

PROGRAM.

NATIONAL BUSINESS TEACHERS' ASSOCIATION.

MONDAY, DECEMBER 28, 8 P. M.

President's Address—M. H. Lockyear, Lockyear's Business College, Evansville, Ind.

"Some Things a Business College Should Teach Besides Text Book Matter"—A. F. Harvey, Waterloo Business College, Waterloo, Ia.

Discussion.

"How I Interest My Students in Commercial Law"—Mrs. J. M. Niswander, Central Normal College, Danville, Ind.

Discussion.

"A Commercial Education vs. A Literary Education"—A. R. Brown, Chicago Business College, Chicago, Ill.

Discussion.

TUESDAY, DECEMBER 29, 9. A. M.

"The Study of Accountancy"—R. J. Bennett, C. P. A., Detroit Business University, Detroit, Mich.

Discussion.

"Should Commercial Geography Have a Place in the Curriculum of the Commercial School"—Frank O. Carpenter, English High School, Boston, Mass.

Discussion.

"The Commercial Graduate. Worthy or Worthless. "Which"—Earl Tharp, Wood's Business College, New York City.

"What has the Preceptor Done"—J. L. Bennett, Secretary Continental Employment Bureau, Bowling Green, Ky.

Discussion.

"How I Teach Bookkeeping to Beginners"—J. B. Williams, Hall Business University, Youngstown, O.

Discussion.

WEDNESDAY, DECEMBER 30, 9 A. M.

"The Value of Morning Exercises in the Commercial School"—W. N. Ferris, Ferris Institute, Big Rapids, Mich.

"Some Elements Which Contribute to the Thoroughly Desirable Teacher"—D. M. Huntsinger, Huntsinger's Business College, Hartford, Conn.

H. B. Brown, President Valparaiso University, Valparaiso, Ind.

S. C. Williams, Rochester Business Institute, Rochester, N. Y.

General Discussion.

"Uses and Abuses of Teachers' Agencies"—E. E. Gaylord, High School, Beverly, Mass.

THURSDAY, DECEMBER 31, 9. A. M.

"School Discipline"—J. M. Niswander, Central Normal College, Danville, Ind.

Discussion.

"English in the Commercial School"—Josephine Turck Baker, Editor Correct English, Evanston, Ill.

Discussion.

"Evolution in the Methods of Teaching Bookkeeping"—J. W. Baker, Author 20th Century Bookkeeping, Knoxville, Tenn.

"Modern Bookkeeping as a Business Exponent"—J. A. Hiner, Spencerian Commercial School, Louisville, Ky.

Discussion.

Election of Officers.

Speakers will be expected to limit their addresses to about twenty minutes.

PROGRAM

National High School Commercial Teachers' Association.

President—G. P. Eckels, Pittsburg, Pa.

Vice President—W. H. Shoemaker, Chicago, Ill.

Secretary—Mrs. Ida E. Brainard, Erie, Pa.

Executive Committee—A. H. Sproul, Indianapolis, Chairman; H. C. Cummings, Cedar Falls, Iowa; J. H. Saul, Pittsburg, Pa.

MONDAY, DEC. 28, 1908, 8 P. M.

Invocation—Rev. Geo. J. Crist, Pastor Moravian Church.

President's Address—G. P. Eckels, Pittsburg, Pa.

Secretary's Report—Mrs. Ida E. Brainard, Erie, Pa.

Reports of Committees and New Business.

Round Table—"Are the commercial requirements formulated by the North Central Association of Colleges and Secondary Schools Reasonable, Attainable and Sufficient for Commercial Teaching in the High School?" (A copy of this report may be had in advance of the meeting by addressing A. H. Sproul, Chairman Executive Committee, Shortridge High School, Indianapolis, Ind.)

Discussion—Opened by P. B. S. Peters, Manual Training High School, Kansas City, Member of Committee formulating report.

TUESDAY, DEC. 29, 1908, 9 A. M.

Paper—"Value or Aid of Psychology in the Class Room"—Frank E. Lakey, English High School, Boston, Mass.

General Discussion.

Address: "Attitude of the College and University toward commercial training and toward commercial work in the High School"—H. A. Wilde, Principal Northwestern Academy, Evanston, Ill.

Paper: "Ways in which the commercial teacher in general fails to measure up to the requirements, and what he may do to increase his efficiency"—Durand W. Springer, Director Commercial Department, High School, Ann Arbor, Mich.

General Discussion—Opened by E. E. Gaylord, Director Commercial Department, High School, Beverly, Mass.

Round Table: "To what extent is it practicable and advisable to modify the High School course in English for commercial pupils?"

WEDNESDAY, DEC. 30, 9, A. M.

A Joint Meeting of the High School and Shorthand Associations.

Paper:—"How to organize and conduct office practice for stenographers—J. A. Stevens, Metropolitan Business College, Chicago; L. A. Arnold, Central Business College, Denver; C. A. Balcomb, Spencerian Commercial School, Cleveland, Ohio.

General Discussion.

Paper:—"Is it Possible to teach business common sense and intelligence in letter writing?"—Sherwin Cody, Cody's School of English, Chicago; H. A. Hagar, Gregg School, Chicago.

General Discussion.

Paper—"Pedagogy as Applied to the teaching of Shorthand"—Wm. A. Hadley, Lake View High School, Chicago.

General Discussion.

Question Box.

Business.

THURSDAY, DEC. 31, 9 A. M.

Paper: "Can Touch typewriting be successfully taught in the High School?"—P. A. Fishel, Commercial Department, High School, McKeesport, Pa.

General Discussion, Opened by Miss Mary E. Sullivan, Shortridge High School, Indianapolis, Indiana.

Paper:—"Commercial Geography" (Speaker to be announced.)

Round Table:—"How are we meeting the penmanship problem?" "What shall comprise the second years' course in bookkeeping?" "To what extent is office practice actually in use in the High Schools?" "Has the subject of economics a place in the High School Commercial Course?"

Reports of Committees.

Business.

Election of Officers.

Adjournment.

To the Private School's Managers Association.

The next meeting of the Private Schools Managers' Association, one of the affiliated bodies of the National Commercial Teachers' Association, will be held in Indianapolis December 28th to 31st. We wish to make the appeal through the medium of this journal to all the managers and superintendents as well as principals of private business schools to send your name and address for registration to Mr. E. E. Merville, President, Spencerian Business College, Cleveland, Ohio.

The emoluments to be derived from this Association, are numerous and it is one of the largest of the affiliated bodies of the federation yet there are a great many school proprietors who have never made application for membership. It will cost you only $5 a year, and it will be worth much more to you if you will take the benefits.

The program is completed for the next meeting, and will be very interesting, because the larger part of the time is devoted to "round table talks," which will give every one an opportunity to tell his experience and say what he thinks about managing his school. Give us the benefits of your experience and thought at the Indianapolis meeting. It, undoubtedly, will be the greatest in the history of the convention.

There will be a great many other teachers in the city of Indianapolis during the Holiday week, therefore, you should send to Mr. S. H. East, or J. D. Brunner, Indianapolis, for the reservation of a room at headquarters, the Hotel English. Do it early and you will receive good accommodations. The banquet will cost you nothing this year, therefore, come and have a good and profitable time.

J. D. BRUNNER,
Chairman, Executive Committee.

NEW ENGLAND HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION.

REPORTED BY F. E. LAHEY, ENGLISH HIGH SCHOOL, BOSTON.

The sixth annual meeting of the above association met Saturday, October 31, 1908, in the High School, at Malden, Mass. President E. E. Kent, of Springfield, Mass., presided. Considerably over one hundred teachers attended.

In opening the President noted the demand for commercial graduates and stated that the greater pay of the first five years of service showed the value of commercial training.

Mayor L. H. Richards, in a cordial address of welcome, said business men demanded persons who possessed accuracy, the ability to write and read English, in short, practical education.

Mr. Lewis R. Watson, Beverly, Mass., in discusing "Form and Movement" said the two go hand in hand. Seek to have the same movement in writing as in the exercises. Letter exercises by count help here. The change from capitals to small letters was noted. The method was skillfully illustrated on the blackboard.

"Special Plans and Devices" followed by A. R. Dorman, Middleboro, Mass. Special cross ruled paper to be bound at the end of the year. Counting is one of the greatest helps. Drill on simple words as mine, moon, etc. Penmanship is not a necessary evil, but of real value in real life.

D. W. Hoff, Lawrence, Mass., treated "Interest and Enthusiasm" in an original and suggestive manner. To create interest, get full of your subject. Be prepared, enthusiastic, energetic, original. Gather information from every source. Don't tell when you should ask. Be the teacher beautiful. Be more careful to commend than to condemn.

"Beginner's Bookkeeping" by R. G. Laird, Boston, received the careful attention it deserved. Today the better class of concerns will not train help. Floor space is too valuable even for persons who will work for nothing. Premium is placed on knowledge, skill, ideas, brains and ability. Public and private commercial schools have so influenced each other that both are doing better work than ever. The result is that business men seek the commercial graduates. The worth of commercial training is recognized by our higher institutions of learning. Bookkeeping is more than merely utilitarian. Accuracy, neatness, thoroughness, dispatch are essentials. From the outset, teach what will not later be reversed. Avoid excessive account study. Emphasize comparison feature. The most skillful instruction should be employed at the beginning. Correct habits should be acquired and the seeds of business honor sown early.

Dr. A. E. Winship, Editor of the Journal of Education, Boston, discussed "New England's Need of Commercial Courses in the High School," in an energetic manner. We are at the parting of the ways. Commercial training is necessary to enable New England to continue to lead. All boys whether in grammar or high schools should have some commercial training. Spell the words used in business and read much about the countries with whom we trade. In Omaha an investigation showed commercial graduates efficient and in every way a gratifying success. In Pennsylvania commercial graduates enter the State University with only three years' training and take as many honors and as many A. M. and Ph. D. degrees as classical graduates. Every boy must have enough commercial training to fit for success in business.

After lunch Mr. J. A. Pitman, Principal of the State Normal School, Salem, Mass., in discussing the "Professional Training of Commercial Teachers," said commercial education had come to stay, that the number of high schools in Massachusetts giving all commercial subjects was large, and the supply of teachers less than in any other department. While many institutions taught the subjects, very few taught the pedagogical side. The Salem schools seek to

1) Combine the business office and the school.
2) Create reference library.
3) Commercial museum.
4) Lectures by outsiders.

Principal C. W. Irish, of Lowell, said it was no longer true that the lazy pupil sought the commercial course. Mr. F. O. Carpenter, of the English High School, Boston, said commercial subjects not only could be but must be made as cultural as old line studies. The waiting list in Boston, of commercial teachers is exhausted while other lines are full. State Superintendent MacDonald said the commercial subjects had come to save the high schools from dry rot.

Mr. G. B. Kingsbury, Hartford, Conn., had a valuable paper on the matter included in second year bookkeeping. *Good scholarship* is the greatest result a pupil can get from his studies.

The work should be as difficult as is consistent with good work. Penmanship should be required during the whole four years.

Thirty-five new members were elected, making a total membership of over 125. The finances are in a healthy condition. A valuable bibliography of commercial books was prepared by Chester M. Grover and A. T. Swift and printed for the members. The next meeting will be in the Salem Normal School, Salem, Mass.

The new officers are :

President, T. T. Wilson, Malden, Mass.
V. President, Mr. Wright, Melrose, Mass.
V. President, Elizabeth Hughes, New Haven, Conn.
Secretary, W. O. Holden, Pawtucket, R. I.
Treasurer, J. C. Moody, New Britain, Conn.

On to Indianapolis.

It is hoped that every school proprietor and teacher of Commercial branches, shorthand and typewriting, including the teachers of these subjects in High Schools throughout the United States, has already completed arrangements to attend the Indianapilis Convention. No school proprietor, manager or teacher can afford to miss any of the meetings of his section or of the General Federation. The new features which have been announced in the columns of this publication should appeal to everyone interested in all that tends to the betterment of Commercial Education.

Any session of any section or of the General Federation meetings will be worth the entire expense of the trip, to say nothing of the inspiration to be gathered from coming in contact with the leaders in the profession. The old timers will be enthused by the younger element which is coming full to the brim with ideas, many of them new and somewhat experimental. The younger members will be brought to more steady deliberation by those who have profited by experience and experimenting, and the good that is to result will be far reaching and of undoubted benefit to the youth of our land.

Our President and his co-workers will see to it that a large representation will come from the East. The teachers of the Central states can have no excuse for not being present, and this is an appeal to our Western brethren to see to it that every state West of the Mississippi is represented, and well, too.

Most reasonable rates have been obtained at Hotel English, our head-quarters, and while no special railroad rates are obtainable, the rate of two cents per mile which is in force in nearly all of the states adjacent to Indiana, is equivalent to the old one and one-third rate round trip. The Chicago contingent will leave Chicago over the Monon Route, Sunday, Dec. 27th, at noon, and they will be glad to have all who go via Chicago join them.

Special accommodations will be provided, including a combination parlor and dining car. Special a la carte menu will be prepared at reasonable rate. The writer will be glad to hear from all who contemplate joining the Chicago party, as the more, the merrier. The short run will afford us a splendid opportunity to renew old acquaintances and to form new ones, so that by the time we reach Indianapolis, we will be good and ready for work.

Come, and induce everybody else interested to join you.

Fraternally,
J. F. FISH.
Northwestern Bus. Coll. Chicago, Ill.

News Notes.

Miss Frances Hamilton, of Frankfort, Ky., has charge of the commercial department of the Central High School, Grand Forks, N. Dak.

Mr. Stewart, a Ferris student, is the new commercial teacher in Elliott's Business College, Wheeling, W. Va.

E. D. Misner, formerly with the Western School of Commerce, Stockton, Calif., and more recently with the Butte, Mont., Business College, has accepted an excellent position with the Watsonville, Calif., High School.

O. E. Burse, of Flint, Mich., is a new teacher in the Salamanca, N. Y., Business College.

The Winter Hill Business College, Somerville, Msss., has added E. G. Parkinson, of Philadelphia, to its teaching staff.

A. V. Swarthout, of Pinckney, Mich., goes to the Pensacola, Fla., Business College.

The new commercial department of the State Normal School, Salem, Mass., under the direction of A. J. Meredith, has opened with great promise. There are about sixty-five students in the entering class.

A. N. Moritz, for some time teacher with Brown's Business College at Rockford, Ill., and more recently at Danville, Ill., is now at the head of the commercial department of the Waterloo, Iowa, Business College.

Miss Helen Woodward is a new shorthand teacher in Ithaca, N. Y., High School.

E. C. Ryan, of Storm Lake, Iowa, has charge of the commercial department of the Boulder, Colo., Business College.

The North Division High School, Milwaukee, has taken as its commercial teacher C. H. Preston, who has been principal commercial teacher for some time in the Oshkosh, Wis., High School, and Mr. Roudolph Soukup, of the Department of Commerce of Wisconsin University, follows Mr. Preston at Oshkosh. Miss Mabel Hamilton is an assistant commercial teacher in the Oshkosh High School, which has an excellent faculty for its commercial department.

Miss M. Louise Clute, who during last summer took the Teachers' Normal Course at the Rochester, N. Y., Business Institute, is now with the Pittsfield, Mass., High School.

Miss Margaret Demaree is a new shorthand teacher in the Kennedy's Business College, Rushville, Ill.

W. E. Benscoter is teaching bookkeeping in the Springfield, Mass., Business School.

The Salem, Mass., High School has added two new teachers to the commercial department in the place of Misses Emma Tibbetts and Bertha Ferguson, who have resigned. These new teachers are Murray Gross, at the head of the commercial department, and Miss Abigail Hilton, as assistant.

J. Breaker, a millionaire New York importer, who recently died, left a bequest of $500,000 to found a School of Commerce, Accounts and Finance at Tuft's College, which is in Medford, a suburb of Boston. This insures an institution for higher business training equivalent in range to the famous Tuck School of Administration of Dartmouth College, the School of Higher Business Administration of Harvard College, or the Wharton School of Finance of the University of Pennsylvania.

C. Ross Appler, for several years at the head of the commercial department of the Melrose, Mass., High School, has recently been appointek a special instructor in the Girls' High School, Boston.

Charles M. Gray, who taught a few months as head of the commercial department of the Poughkeepsie, N. Y., High School last year, but who did not take the State examination as required, in order to qualify for a continuance in that position, has been chosen as commercial teacher in the City College of Baltimore, which is the High School for that city.

What Experience Has Taught Them

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

Following the opinions of business men on the qualification of office workers, given in last month's article under this head, an expression from the workers themselves will be of interest.

The writer interviewed, in America, a number of bookkeepers and stenographers and sent circulars to many more, asking for some expression based upon their experience. Coming thus from one of your own number, as it were, their replies will be of interest to the readers of the Student edition.

Two of the questions asked were:

1. What three things did you find most difficult in the beginning of your office experience?

2. What suggestions would you offer to beginners?

It is with the thought of helping you to avoid needless difficulties when you step into the office, that the substance of their replies is here given. Knowing some of the difficulties beforehand you can avoid some, at least, which might retard your progress or work positively against you.

Everybody knows of the proverbial "office boy" with his inflated conception of his own importance. The feeling that one has a part in the concern for which he is working is a good thing and no one should remain long in a position into which he cannot put his interest and enthusiasm. The "office boy" attitude of being the "whole thing" is simply a good thing overdone. One ought to take a keen interest and may justly feel that his place is one of some importance, yet he must not act as though he owned the establishment.

In reference to this matter, a progressive bookkeeper said: "*The beginner must remember that he is the employee and not the employer that he is to be dictated to and not the dictator.*"

Imagine the condition of chaos existing in an army where soldiers and officers alike refused or neglected to obey orders. It is no less necessary that the employee, regardless of the position he holds, should follow the instructions given him. As he advances, fewer definite instructions may be given him, yet, he must still follow the "policy" of the business as outlined by the director.

The writer once had a young man in his employ who was a hard and willing worker and seemingly anxious to please his employer but he would vary some detail of the instructions given him, and it was usually some important detail which defeated the purpose for which the direction was given—he left the key-stone out of the arch. His intentions were good but he couldn't follow instructions. One needs to listen intently and intelligently when spoken to by the one from whom he is to take orders and then do as he is told. One office worker writes: "*Absolute obedience to the employer's instructions is essential to success.*"

Another says: "*The hardest thing is getting used to the ways of the employer*" If one keeps his eyes open he will soon learn the ways of his employer, then he should do them that way without waiting to be told. His way may not be your way—you may know a method superior to his yet, he will resent being told that he is behind the times. It will be to your advantage to do your work as he wishes at the outset and await an opportune moment to introduce an improvement. When you have become a permanent member of the force, a timely suggestion will have a more kindly hearing.

One stenographer found it difficult to get "into the swing" as she expressed it. This calls for adaptability. The person who has always had his own way, except under pressure, will find it difficult to fit himself into the ways of the office. He must now live and work with reference to the wishes of others. There are times when *self* must be kept in the background. Another help in getting "into the swing" is to acquire, before leaving school, a higher speed than is ordinarily needed, then there will be a reserve to fall back upon when new and difficult matters are encountered.

"*You may smile,*" said Mr. W., "*but my suggestion is that the student spend one hour a day, all through his course (1 yr.) on addition and rapid calculation.*" Mr. W. in theory and practice alike, is an exponent of accuracy and, to my personal knowledge, this quality has put him ahead of his fellows who started at the same time.

"*The whole matter can be summed up in the one word accuracy,*" said a stenographer. "*It applies not only to the addition of a column of figures but it means accuracy in transcribing the shorthand notes, in the operation of the typewriter; accuracy in spelling, in the use of English, in doing the work on time, and in carrying out instructions. Accuracy in its broader meaning covers about everything.*"

This is not a matter to be applied, like veneer to the surface but it should get into every fiber of our being and become a part of us. Nature, the great teacher, shows accuracy to be a normal condition. We can depend upon the accuracy with which She does her work. Ages before history was written, spring and summer, autumn and winter each followed its predecessor in regular succession; the sun and moon came and went at regular intervals; the seed time gave place to harvest bringing forth fruit with as great precision as today when man is so dependent upon Her. Then, as now, She yielded her fruit with as perfect regularity as though the eye of man were watching. Is your imagination vivid enough to picture the calamity to mankind should Nature be inaccurate in one particular? All down through the procession of the ages She has proven true to Her trust —Her accuracy can be relied upon.

These few suggestions are sufficient, I think, for the wide-awake readers of this magazine. The writer trusts that the nature of this article and the one in the preceding number of THE BUSINESS EDUCATOR under this head, will not lead anyone to think that elementary training is all that is necessary in a business education. Their purpose is to draw your attention to a phase of business preparation which is too often neglected. The one who gets the right start is already several laps ahead of the fellow who is not properly prepared.

IN GREAT DEMAND.

Clean, earnest, honest, capable young men who are willing to shoulder responsibilities, do their work well, and see it through even though it take a portion of the night occasionally.

LESSONS IN ORNAMENTAL WRITING

Specimens for criticism should be mailed to Mr. Wonnell by the 25th of the month.

By A. M. Wonnell, Norwalk Business College, Norwalk, O.

AM I PLEASED?

with the work which I am receiving? Yes, and I'm not so easy to please either. I have received a number of specimens which are quite professional and—*others*.

I am a firm believer in the philosophy, that *desire* carries with it *ability*. Of course there are exceptions but when one enjoys looking at good penmanship and is impelled to pick up the oblique and get into the game, I know he is going to win if—he isn't a quitter.

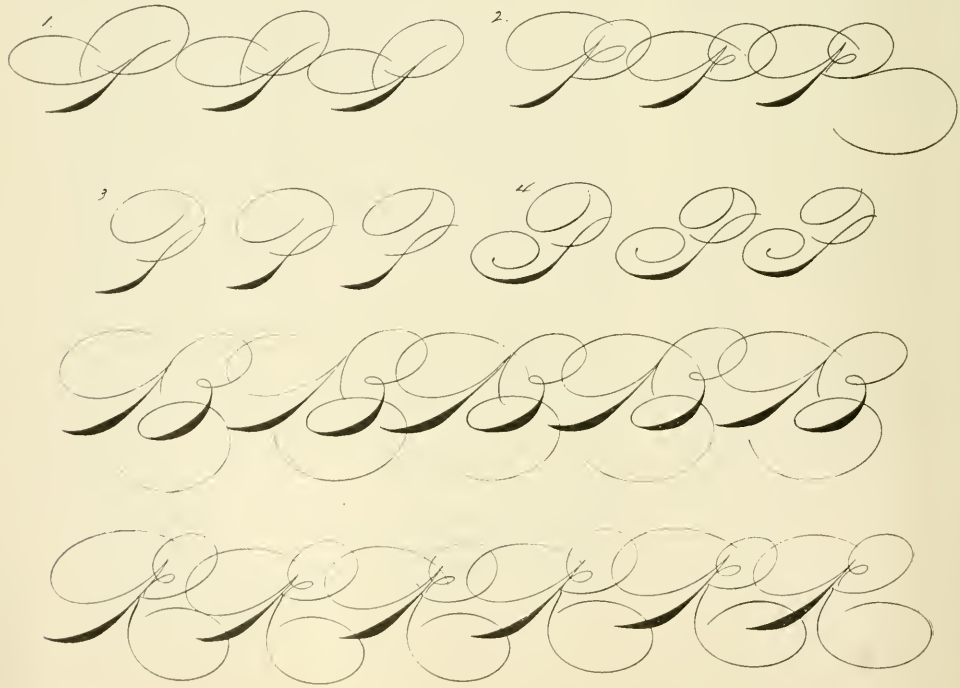
Here's hoping that there are no quitters among those who have started on this course of lessons.

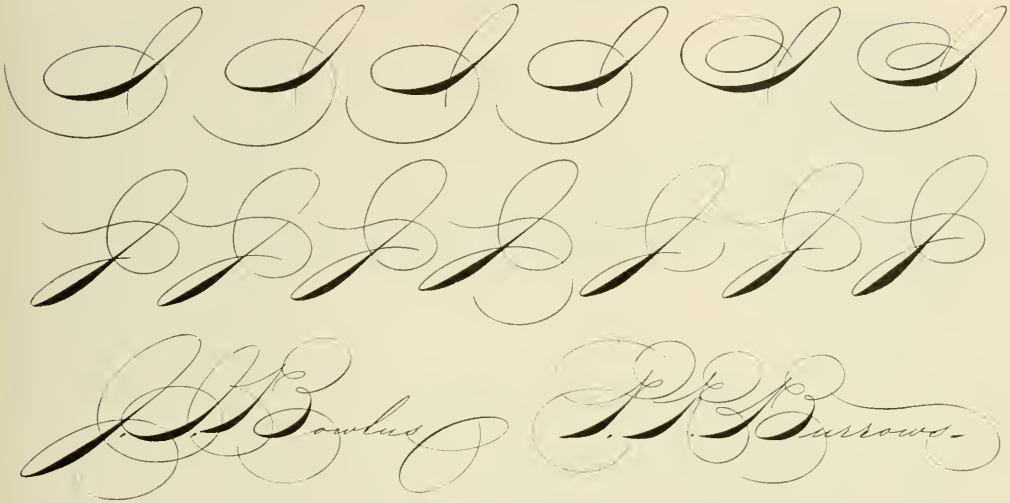
It isn't too late yet to start in, if you feel an attack coming on.

Instructions.

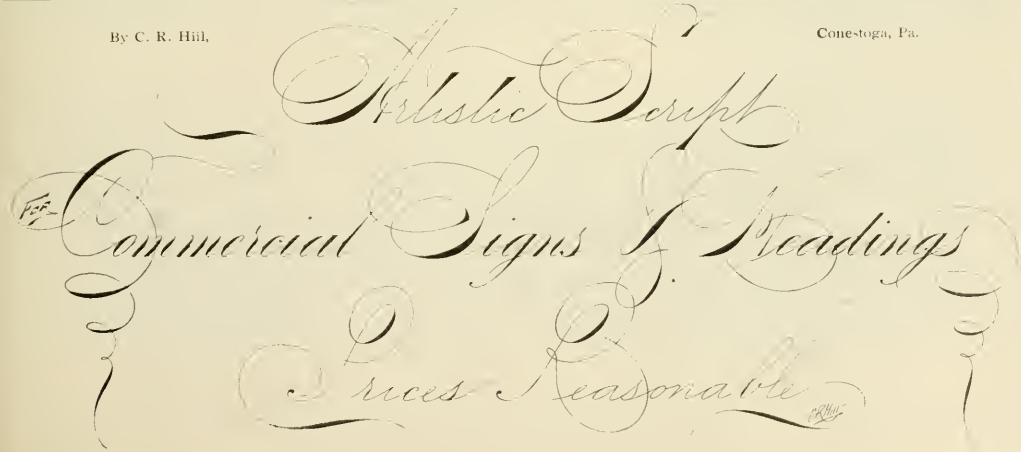
We take up in this lessons the *P*, *B*, *R*, *I* and *J* and a few signatures for study. No special instruction on the signatures this time—they're just thrown in for good measure. Beginners should not spend much time on them but take *one letter at a time* and practice, then study and criticise, then practice some more etc.

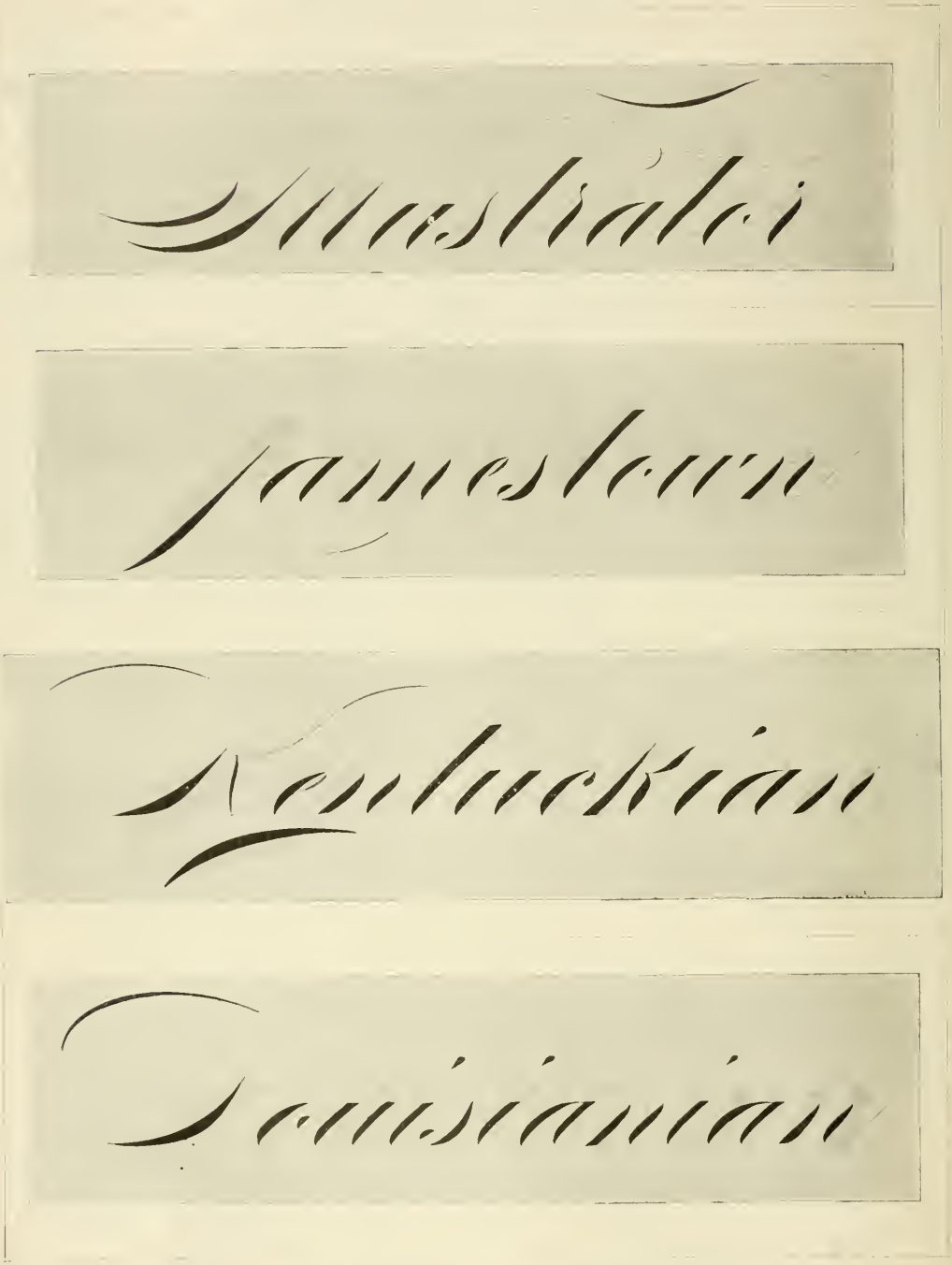
First style *P*, try to make the stem a compound curve, then make the beginning oval with the indirect action. Second style *P*, make beginning oval with the direct action. Don't forget that beginning and finishing ovals must be horizontal. Fourth style *P*, notice the parallel ovals in stem. No instruction necessary for stem of *B* and *R*. See instruction in October number for stem of *K*. The second part of *B* requires free and rapid action—no stops. See that the little loop at center points upward slightly and keep finishing oval parallel with shaded oval. You can succeed best by making the center loop rather large at first. In the *R*, lift pen where oval joins the stem. Watch start of loop in *I* and keep the crossing and shade low. In the *J* you have the same beginning as in the copy in line 16 in the October number. Give it careful study—it's not so easy to make *right*. Keep back of *J* straight (yours too), crossing on base line and shade low.



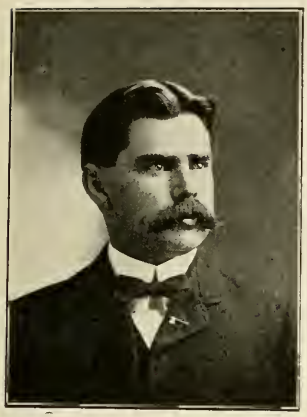


By C. R. Hill, Conestoga, Pa.





A page of free-hand roundhand by L. Madarasz.



O. J. Browning was born in 1878 on a farm near Vandalia, Ill. He attended school in the country for a time and was graduated from the Vandalia schools in 1898. The next few years he spent in teaching during the winter and going to college during the summer at Effingham, Ill. He was graduated from the Austin College at this place in 1902 and the following year entered the National Business College at Quincy, Ill. On completing his course there he became a member of the faculty. After three years of successful teaching he accepted a position as Head Costkeeper of a large manufacturing company in Quincy. Later he accepted a position in a bank in Oklahoma, but not liking clerical work he entered the duties of a teacher as principal of Hagerstown school.

To better prepare himself as a Commercial teacher, he entered the Gem City Business College at Quinay, Ill., in the spring of 1908. He is at present employed as principal of the Newton High School, Newton, Iowa, where he has full charge of the Commercial Department and is proving himself exceptionally strong not only in his special department which is becoming one of the most popular courses offered, but in his general management of the High School.

Upon first entering college, Mr. Browning became interested in penmanship, and since that time has taken a great deal of interest in it. He has received special instruction from the following Penmen: John F. Siple, T. Courtney, H. P. Behrensmeyer and J. M. Latham, all of whom have a world wide reputation.

FROM THE SECRETARY OF THE N. P. T. A.

Up to date, the following persons have paid their dues in the National Penmanship Teachers' Association for 1908-1909:

F. W. Martin, M. A. Adams, S. B. Fahnestock, N. H. Wright, W. Irving Turck, L. E. Stacy, A. N. Palmer, C. A. Faust, G. T. Wiswell, Adelbert McIntyre, C. C. Dorney, E. H. McGhee, W. K. Cook, H. G. Burtner, F. C. Knowles, J. F. Fish, W. A. Hoffman, W. J. Shaffer, L. C. McCann, M. E. Bennett, Fred Berkman, J. W. Creig, H. G. Reaser, C. E. Doner.

Signed,
C. E. DONER,
Sec'y N. P. T. A.

PROGRAM.

National Penmanship Teachers' Association.

President—L. C. McCann, Mahanoy City, Pa.
Vice-President—L. E. Stacey, Meadville, Pa.
Secretary—C. E. Doner, Beverly, Mass.
Executive Committee - J. H. Bachtenkircher, Lafayette, Ind.; W. A. Hoffman, Valparaiso Ind.; R. C. Cottrell, Logansport, Ind.

MONDAY, DECEMBER 28, 8 P. M.

President's Address—L. C. McCann, Mahanoy City, Pa.
Report of Secretary—C. E. Doner, Beverly, Mass.
Reports of Committees, New Business, etc.
"The Beginning Class,"—T. A. Hopper, Manchester College, North Manchester, Indiana.
Discussion led by W. C. Henning, Associate Editor American Penman, Cedar Rapids, Iowa.
General talks and experience meeting.

TUESDAY, DECEMBER 29, 9 A. M.

Address—"How I Teach Penmanship,"—M. A. Adams, President Marietta Business College, Marietta, Ohio.
Discussion led by N. H. Wright, Bryant & Stratton Business College, Louisville, Ky.
"Writing from Superintendent's Point of View,"—F. W. Cooley, Superintendent Public Schools, Evansville, Ind.
"Little Sermoos in Penmanship by Grade Supervisors,"—J. W. Woodruff, Superintendent Penmanship, Indianapolis, Indiana.

WEDNESDAY, DECEMBER 30, 9 A. M.

Address—Charles F. Coffin, Vice President and General Counsel, State Life Insurance Co., Indianapolis, Indiana.
"The Creation of Penmanship,"—C. W. Ransom, President Ransomerian School of Penmanship, Kansas City, Mo.
Discussion led by W. W. Smith, Indianapolis Business University, Indianapolis, Ind.
"Lesson at the Board,"—J. H. Bachtenkircher, Supervisor of Writing, Lafayette, Indiana.
"Teaching Helps in Penmanship," H. O. Keesling, President New Albany Business College, New Albany, Indiana.
Experience meeting.

THURSDAY, DECEMBER 31, 9 A. M.

Address—"Our Work and Health,"—Miss Charlotte Ziegelbaur, Supervisor of Writing, New Albany, Indiana.
Discussion led by H. C. Walker, Supervisor of Writing, St. Louis, Mo.
Address—"Card Writing,"—J. O. Peterson, Columbus, Ohio.
Report of Committees on Exhibits.
Election of officers.
Closing exercises.

The following persons among others will take part in the discussions: C. E. Doner, L. C. McCann, C. S. Chambers, C. R. Tate, A. M. Wonnell and R. A. Grant.

Many readers of THE BUSINESS EDUCATOR are familiar with the features of Mr. S. E. Leslie, which appear above. Mr. Leslie is a self-made young man after whom our young readers will do well to pattern. He is today one of America's finest penmen. His ability as a penman is excelled only by his ability as a teacher, he having won first prize for having exhibited the best lot of students' work at the National Commercial Teachers' Association at Cleveland, O., last year.

He started as a volunteer in the Spanish-American War and saved enough out of his scant wages to allow him to attend the Valapariso, Ind., Normal School, since which time he has attended the Alma, Mich., College and the Hiram, O., College, working enough outside of school hours to pay his expenses. He next completed a Correspondence course in penmanship from E. C. Mills, to whom he gives great credit.

More than four years ago he took charge of the penmanship department in the Eastman College, Poughkeepsie, N. Y., following such penmen as Mr. R. G. Laird. He is still holding this position with credit to himself and the high-grade school.

We are pleased to announce to our readers that we have persuaded Mr. Leslie to present a course of lessons in practical business writing to the readers of THE BUSINESS EDUCATOR, beginning in the January number. To our readers who are not acquainted with his work we would say that you may expect something fine. To those who are acquainted with his work we need say nothing.

Never before has a course of lessons been so popular as Mr. Berkman's, which were started in the September number. Two such men as Messrs. Berkman and Leslie are sure to arouse a great deal of enthusiasm.

Incidentally we might say that there has never been a time in the history of THE BUSINESS EDUCATOR that we have had so many good things on tap for our readers and followers.

THE BERKMAN CONTEST.

Those who are at the head of the different contests:

Contest No. 1.....C. E. A., Pa.
Contest No. 2.....Raymond N. Thompson, Albany, N. Y.
Contest No. 3.....V. E. Madray, Columbus, Ohio.
Contest No. 4 Cannot report at this time.
Contest No. 5.....F. B. Evans, Des Moines, Ia.

CLUB CHAT

Through the efforts of N. H. Wright the pupils in the Bryant & Stratton Business College, Louisville, Ky., will be well supplied with penmanship material during the coming year. The receipt of a handsome list of subscriptions is hereby acknowledged. Mr. Wright is one of our most practical business writers, although his modesty prevents his penmanship from being published.

E. C. Barnes, president of the Barnes Commercial School, Denver, Colo., and an old time Zanerian, is supporting THE BUSINESS EDUCATOR again this year. The Barnes Bros. are hustlers and are conducting an up-to-date school.

H. G. Phelps, proprietor of the Phelps Commercial School, Bozeman, Mont., is one of the oldest supporters of THE BUSINESS EDUCATOR. He is still clubbing us in the good, old fashioned way. Mr. Phelps is conducting a school of the right sort one that he need not be ashamed of.

Mr. A. L. Peer, formerly with the Elliott Commercial School, Wheeling, W. Va., is now with the University at Tonkawa, Okla., and is clubbing THE BUSINESS EDUCATOR very strenuously from his new location.

A fine list of subscriptions is on hand from McCann's Business College, Reading, Pa. Mr. McCann is a very fine penman and is one of our best teachers of Arm Movement Writing.

The pupils in the Elliott Com'l School, Wheeling, W. Va., are receiving the proper attention in penmanship, which is evidenced by a list of subscriptions recently mailed us by Manager W. M. Evans.

John A. Blair, penman and commercial teacher, in the Maryland Collegiate Institute, Union Bridge, Md., is a young man just entering the commercial teaching profession. He has started in, in the right way. One of the first things he did was to club THE BUSINESS EDUCATOR strenuously. Success to you, Mr. Blair.

A nice list of subscriptions, which we are informed is only a beginning, is received from C. F. Koehler, president and manager of the Brandrup & Nettleton Business College, Winona, Minn. We have always heard the best of reports regarding this school, and have every reason to believe that it is one of the high grade institutions.

W. J. Gilpin, supervisor of Penmanship in the Putland's Business Colleges, located at Rockford, Joliet, and Belvidere, Ill., has sent us a nice list of subscriptions from among his Rockford pupils. Mr. Gilpin evidently understands his business, else he would not be entrusted with the position he now holds.

Miss Annabella Crawford, the efficient shorthand teacher in the Iola, Kans., Business College, has awakened a good many of her pupils to the fact that they should be subscribers to THE BUSINESS EDUCATOR. As a result, a handsome list of subscriptions has been received at our office.

By the Sandusky, O., Business College, R. D. Mitchell, principal and proprietor, we have been called upon to acknowledge the receipt of a good club.

I. E. Berkeypile, penman in the Elkhart, Ind., Business College, has sent us a handsome list of subscriptions, eleven of these subscriptions being to the Professional Edition. We believe that a great many pupils who are taking the Students' Edition would do well to subscribe for the Professional Edition instead, as the articles by Bennett, Burch, Breitenstein and others are very helpful to pupils just leaving the Business College.

From the big Kansas Wesleyan Business College, Salina, Kans., where J. E. Weiss, has charge of penmanship matters, comes a long list of subscriptions. Mr. Weiss is a graduate of the penmanship department of the Gem City Business College, and later a Zanerian, and therefore knows what he is about.

T. J. Jonet, penman in the Green Bay Business College, is appreciating the good things that are appearing in THE BUSINESS EDUCATOR. He recently showed his appreciation in a substantial manner by handing us a good sized list of subscriptions, which included his own subscription to the Professional Edition.

E. H. McGowen, vice president of and penman in the Western School of Commerce, Stockton, Calif., ever on the alert for the best aids to good penmanship for the use of his students, has again favored THE BUSINESS EDUCATOR with a substantial list of subscriptions. Mr. McGowen is doing much to further the interests of penmanship on the Pacific Coast.

H. C. Leffingwell, of Spencer's Business School, Kingston, N. Y., is now clubbing THE BUSINESS EDUCATOR. A nice list of subscriptions was recently received from him.

I. H. Booth, penman in the Richmond, Ky., State Normal School, a Zanerian of 1908, is doing things in the penmanship line. He recently sent a good list of subscriptions to THE BUSINESS EDUCATOR. He states that more are to follow, and that a great many of his pupils will try to win BUSINESS EDUCATOR certificates during the coming year.

E. P. Bower, penman in Laurium, Mich., Commercial School, clubbed us furiously last month. He is on hand again with another fine list. Mr. Bower attended the Zanerian during the past summer and has just entered the teaching profession. He will no doubt make a success of it.

K. C. Atticks, penman in the Baltimore, Md., Business College, an old friend and clubber, is still supporting THE BUSINESS EDUCATOR. A handsome list of subscriptions is hereby acknowledged from him.

From the Bartlett Commercial College, Cincinnati, O., where Mr. O. B. Crouse makes things hum in the penmanship department, we have received a long list of subscriptions. The Bartlett Commercial College claims the distinction of being the oldest in the the world. Those who are acquainted with business colleges know it is also one of the best.

"The students enjoy THE BUSINESS EDUCATOR very much. I find it a great assistance in my work in penmanship. The articles given in it by the different writers are certainly very helpful to the student and the teacher. No student should be without 'THE EDUCATOR.'"

The above is an extract from a letter in which C. A. Cowee, principal and penman in the Wausau, Wis., Business College, enclosed a fine list of subscriptions. Some of our readers will remember the fine blackboard lesson which Mr. Cowee presented in THE BUSINESS EDUCATOR a short time ago.

F. E. Chaffee, penman in the Huron, S. Dak., College is endeavoring to give his students the proper penmanship material by placing a copy of THE BUSINESS EDUCATOR in their hands. We acknowledge the receipt of a good list of subscriptions.

J. C. Anderson, teacher in Ricks Academy, Rexburg, Idaho, is warming up penmanship matters in that institution. He recently remitted the price of a good sized list of subscriptions. These pupils no doubt receive the right kind of instruction.

We acknowledge a fine list of subscriptions from A. R. James, principal of the Ideal Business School, Piqua, O. Mr. James has always been an ardent supporter of THE BUSINESS EDUCATOR and from specimens of the students' work which we have seen we have reasons to believe that he knows how to teach the subject of penmanship properly.

From now on THE BUSINESS EDUCATOR will be a monthly visitor to practically all of the teachers in the public schools of Monroe, Wis. This has been brought about by G. F. Erickson, the progressive supervisor of penmanship and drawing in the Monroe Public Schools, who recently sent us a handsome list of subscription.

If we may judge the size of the Tri-State Business College, Toledo, O., by the lists of subscriptions we receive from that institution, it is certainly a large one. In fact, the lists received from that school are among the largest that come to our office. Mr. C. H. Melchior is the owner and manager and is to be congratulated on the success he is achieving.

C. A. Wessle, principal of Commercial Department of the the Highland Park College, Des Moines, Ia., is trying to see that each one of his pupils learns to write well. He is a teacher of long experience and is sure to succeed in his undertaking. We acknowledge receipt of a nice list of subscriptions from him.

A TYPEWRITER FREE For a limited time we are giving a Junior Typewriter to every person taking our Gregg Shorthand Mail Course.

WRITE TODAY FOR FULL PARTICULARS

KEYSTONE EDUCATIONAL BUREAU
DEPT. E BRADFORD, PA.

THE RANSOMERIAN OBLIQUE

THE HOLDER THAT MAKES WRITING A PLEASURE

I use it exclusively in my expert writing; invaluable to the professional, to the amateur or to the beginner. You can write easier, longer and better by using this great instrument.

Some of the special features of this holder are very clearly expressed in the following unsolicited letter from G. W. Weatherly, President of the Joplin-Carthage Business College Company of Joplin, Mo. This letter tells its own story. Read it.

Mr C. W. Ransom, President, Joplin, Mo., Sept. 21, 1908.
Ransomerian School of Penmanship, Kansas City Mo.

My dear Mr. Ransom:—I have given one of your penholders a three months' long trial: a careful and severe one, side by side with the best and most expensive holders made, ones costing three or four times as much, and today yours is the only one remaining on my desk—it has forced the others back into the drawer among the things kept for "old times sake."

I have never found the equal of the holder. With it the finest writing can be produced all day long without causing that "tired feeling" so common to professionals for "it fits the finger." To the beginner, it opens up the gate to a new field, creates a new ambition along penmanship lines, as it is a progress maker—with it you can fairly see the improvement in your writing.

The holder occupies a field of strictly its own, in fact, two of them, it being the only one, so far as I know, that can be changed into either an ornamental or business holder at will, and is equally fine in either. *This future is valuable.* It is a handsome holder, will last forever, and it is absolutely useless for the penman to look for anything better or even "just as good" for it is not made.

Very truly, G. W. Weatherly, President.

This beautiful solid rubber holder will last you a life time and the price is only *50 cents each post paid.* Special prices to schools and colleges; write for them.

Address:

C. W. RANSOM, Prest., Ransomerian School, KANSAS CITY, MO.

WONNELL'S CRITICISMS

C. H. H., N. D. Your work is among the best that I received. How long have you been working on penmanship? You can become very fine. Try stopping at top of *C* to get loop, right slant and shape. Make finishing oval *horizontal*. Make *E* lower, in reference to base line. Take a little more time on your small letters, especially the finishing of small *W*.

W. J. W., Mo. You have a good start. Your signature is quite good, but I had to smile when I looked at your *M*. Watch the middle part. Clip it off about an inch. Study the form of reverse-oval stem; the last forms in lines 15 and 16. You don't get it like the copy. Make all finishing ovals *horizontal*. Take more time on your small letters.

C. E. B., Vt. You have an excellent start and if you stick to it, can be in the front ranks. Make finishing oval on *A* larger. Make beginning oval on *C* larger. Try to finish the *E* so that finishing oval will not interfere with small letters following. Make all finishing ovals *horizontal*. See criticism of "W. J. W.—Mo.," relative to reverse-oval stem—last forms in lines 15 and 16. You haven't learned to make it either. Make finishing ovals of *M* and *N* so that finishing stroke does not extend so far through the oval.

J. H. J., Ohio. Glad you like the lessons. I will try to make you "gladder." Try to make shade on reverse-oval stem shorter. You fall down on second part of *M*, especially the middle part, you get too small. Make finishing ovals *horizontal*, and either entirely below the line, or swing around the line, so it does not interfere with small letters. Take a little more time on small letters. Lift pen in making small *s*, and make beginning part of small *r*, round at top.

A. L., Sask. I think it will pay you to give quite a little attention, yet, to Business Writing. However, you can make some progress in the Ornamental. Make your capitals with whole arm movement. See instructions in September number. Read the last instruction in October number, under heading, "Here's a Secret." Come again.

J. F. C., Pa. Add a little gum-arabic to your ink. Your shades are too light. You have nice movement on your capitals, but you are a little shaky on small letters. Study second part of *W*, closely, especially the first up-stroke, curve it more. Second part of *H* should curve well to the right at top. Try lifting pen in making principle in line 17.

G. C. R., Minn. You are going to be a fine one some day. You don't need much criticism. It is simply a question of time. I would suggest that you make your small letters smaller.

E. N. H., Ore. I don't think that you should attempt Ornamental until you have a better foundation in Business Writing. Do not let this discourage you. I simply am trying to put you on the right track, and there will be no harm done if you want to try the Ornamental occasionally. In fact, I do not despair of anyone's learning Ornamental who enjoys the work. Read introduction to my lesson in December number.

W. J. E., N. J. You sent me some very neat and systematic practice work. Get more of a compound curve in the up-stroke of *H*, line 22, and watch slant of the upper loop. Make your capitals larger. Beginning ovals on reverse-oval principle, as in line 15, should be smaller than you make them. This makes your *M* and and *N* too wide. In your word—practice, you should have made the shades heavier on the capitals. Make *r* smaller.

G. T., Wis. You have the symptoms, and I would not be surprised if we have a well developed case a little later on. I shall be glad to receive some of your practice work.

J. R. B., Ill. You have a very good foundation in your Business Writing to take up the work in Ornamental. Use whole arm movement and make capitals larger, and shades heavier. Read what I have to say about materials, in September number, especially concerning pens. Come again.

A. P. M., N. Y. Your capitals are pretty good in form, but a little shaky. Overcome this by making from 10 to 50 pages of each capital, and by practicing for an hour and a half to two hours at a time. I think you used Japan Ink, but it seems a little too thin. If you will thin it with writing fluid, you will get better results. This work looks as if you had used water.

E. E. W., Ohio. Your signature and address is a hummer, very fine indeed. Make your capitals a little larger, in your practice work. In the reverse-oval principle, second form in line 15, get your ovals higher, and smaller in proportion to stem. Make finishing oval of *M*, *N* and *H*, a little larger, and do not allow finishing stroke of ovals to extend so far through the down stroke. Begin second part of *W* with a little more curve. You make *r* a little too slanting, and up-stroke too straight a line.

J. A. N., Pa. Your set of business capitals is pretty good, but I am at a loss to know where to begin to criticise your "Ornamental" work; but stick to it, J. A. N., "There is pleasure in the pursuit." Now do some faithful and *systematic* practice on my copies, and come again.

F. L., R. I. Your work is among the best that I have received. In fact it is real professional. You make a peculiar *B* top oval too large, and letter too narrow. *A*, *O* and *D* are fine. Loop of *C* a little too slanting. *E* is your "Waterloo" (if you have any.) Shaded stroke in second part of *K* needs careful attention. You haven't learned to make reverse-oval stem like the second form in line 15. Look at it. Up-stroke in *H*, line 22, too much of a compound curve. Lift pen in making *s*.

C. B. H., Ky. Glad that my criticism did you some good. You write an excellent business hand, and have a nice start in Ornamental, your work being among the best that I have received. Get a little more shoulder on *r*, and make a dot on *s* more neatly. Make first up-stroke, second part of *W* with more curve.

S. O. S., Can. Very smooth work. Your ink did not work right. Do you use sugar to make it glossy? Something has caused it to granulate. It looks like a combination of Diamond Dyes and Granulated Sugar. I believe this would be a nice ink, if you can get it properly mixed, although I do not know what it is. If you want to get your ink glossy, use a small quantity of gum-arabic. You write an excellent business hand, and have a good start in the Ornamental. You make your small letters a little too large in the ornamental work. Watch finishing strokes of small letters, they're nearly always right curves. I will be glad to hear from you again.

CARDS The better kind of cards. A neat, well written card is attractive. It forms a good impression. But be sure your card is well written. I write cards that are graceful, neat, skillful and harmonious. Price, 2 doz. 25c.

Enclose appropriate Christmas cards with your gifts. They are 20c a dozen. Send a two-cent stamp for your name written on a sample.

J. Peterson

Zanerian Graduate

478 Hutton Place. COLUMBUS, O.

A Blackboard Chalk Design by D. S. Hill, Penman and Commercial Teacher, Sequia Union High, Redwood, Calif.

Mr. J. Arthur Snyder, the subject of this sketch was born on a farm near Mazomanie, Dane Co., Wis., April 3, 1883.

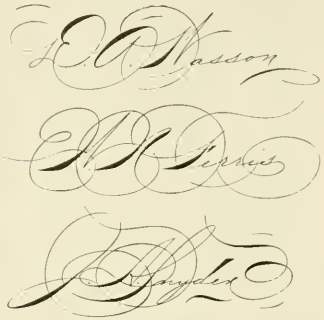
He spent most of his early boyhood days in town pursuing the English branches and at the age of ten he moved with his parents to Fort Atkinson, Wis., where he completed his high school education. In the spring of 1901 we find him in Milwaukee pursuing a commercial course. His penmanship was quickly noticed by the head of the department and he was given the position as assistant teacher in writing after being there a few days.

Upon the completion of his course he secured a position with an Insurance Co., where he was employed for over a year filling out policies. From there he went to the C. & N. W. R. R. where he secured a more lucrative position. The next two years found him engaged in various vocations, every position secured being better than the one he had left. During the early part of 1904 his insatiable thirst for more knowledge and skill led him to consider a school that would meet all his demands and he selected the Zanerian as the only institution that would give him the opportunities that he so earnestly desired. He completed the nine month's professional course in just six months and before his graduation secured a position with the Metropolitan Business College, of Chicago, which position he held for 2 1-2 years.

In April of this year he took unto himself a helpmate in the person of Miss Mary Barr, of Chicago, who is following him closely in his penmanistic career.

He now fills the enviable position of teacher of penmanship in that large, well known institution, Ferris, Institute of Big Rapids, Mich. Here he finds plenty of work to be done and is acquitting himself with great credit.

Mr. Snyder's greatest aim is to broaden out both mentally and executionally and from now on we may expect to see many specimens of his beautiful work in penmanship.



Written by Mr. Snyder.

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

You Don't Care

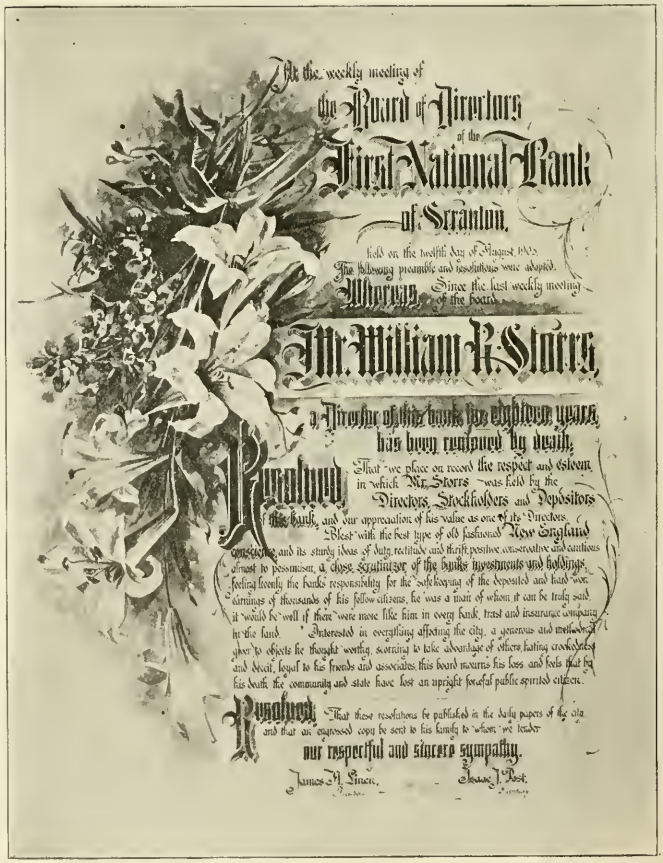
SO MUCH ABOUT THE PRICE—IT'S QUALITY YOU WANT

Try These

One dozen Cards (any name).....35 cents
Scrapbook Specimen (my best).....50 cents

LESSONS BY MAIL

A. M. WONNELL
Norwalk - - - Ohio



At the weekly meeting of the Board of Directors of the First National Bank of Scranton, held on the twelfth day of August, 1905, the following preamble and resolutions were adopted.

Whereas, Since the last weekly meeting of the board

Mr. William R. Storrs,

a Director of this bank for eighteen years, has been removed by death,

Resolved, That we place on record the respect and esteem in which Mr. Storrs was held by the Directors, Stockholders and Depositors of this bank, and our appreciation of his value as one of its Directors.

Blest with the best type of old fashioned New England conscience, and its sturdy ideas of duty, rectitude and thrift, positive, conservative and cautious almost to pessimism, a close scrutinizer of the bank's investments and holdings, feeling keenly the bank's responsibility for the safe keeping of the deposited and hard won earnings of thousands of his fellow citizens, he was a man of whom it can be truly said it would be well if there were more like him in every bank, trust and insurance company in the land. Interested in everything affecting the city, a generous and unstinted giver to objects he thought worthy, scorning to take advantage of others, hating crookedness and deceit, loyal to his friends and associates, this board mourns his loss and feels that by his death the community and state have lost an upright fearless public spirited citizen.

Resolved, That these resolutions be published in the daily papers of the city, and that an engrossed copy be sent to his family to whom we tender our respectful and sincere sympathy.

James H. Lincoln, President. Thomas J. Best, Secretary.

A Gem of the Engrossers' art by Mr. P. W. Costello, Scranton, Pa.

BOOK REVIEWS

Powers & Lyons, publishers, Chicago, Ill., are putting out some very readable four-paged pamphlets, the first of which is entitled "A Heart to Heart Talk," designed to advertise business education and business schools.

Brown's Business Magazine, G. W. Brown, publisher, H. E. Read, editor, Peoria, Ill., is the title of a new magazine published in the interests of the Brown Schools. It has taken the place of the magazine heretofore published by Mr. Read entitled Business Monthly Magazine. The new twenty-four-page, convenient-size, splendidly-written, and attractively illustrated magazine strikes us as being one of the very best productions in our possession.

The Commercial Messenger, is the title of the wide-awake sixteen-page journal issued by and in the interests of Powers & Lyons, Publishers, Chicago, Ill. The November number is devoted to the discussion of shorthand systems, etc.

"Pitman's Shorthand Weekly," Isaac Pitman & Sons, 31 Union Sq., West, New York City, Publishers, subscription price per year $1.75, is the title of a 16-page journal which will be hailed by the many teachers and students of Pitmanic Shorthand.

THE LATEST!!!

I compound embossing liquid for monograming stationery by hand. "Has the raised effect." A perfect success. Any penman can use it and make big money; in fact any one who can write. Send $1.00 for a bottle with full particulars. Four bottles will earn you $500 thru the holidays. Nothing like it in the market. Try a bottle and make better money.

A guarantee with each bottle. Address,

A. W. H. Ronish, 205 Catherine St., Syracuse, N. Y.

WE now have 20 good paying positions open for well qualified Commercial Teachers. Penmanship essential. Enrollment free. Write for blank. Schools for sale.

U. S. COMMERCIAL TEACHERS' BUREAU

J. O. RICE, MANAGER

CHILLICOTHE - MISSOURI

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College

Box 353, Indianapolis, Ind.

Positions Not All Filled

We now (September 10th) have the following openings for commercial teachers to be filled:

One $1500 High School position.

Five $1200 positions. Two High School places.

Ten positions paying from $900 to $1200.

Eighteen positions paying from $500 to $900.

We Need More First-Class Teachers

Continental Teachers' Agency,

Bowling Green, Ky.

Free Enrollment if you mention this paper.

FOR SALE Well equipped Business College, established 1893, in thriving Mfg. City of Ohio.

Address BARGAIN, Care BUSINESS EDUCATOR.

IF YOU WISH TO EARN

while you learn, write to

Parson's Penman, Keokuk, Ia.

My propositions and price lists will interest you. They are free.

25c LEARN TO WRITE 25c

A Great Bargain. A set of *Exercises* with instructions which will give you *Wonderful command* of the pen, one-half doz. *Elegantly Written Cards*, any name, and *1 Flourished bird*, and how to make it, all free in from the pen for only 25c [silver]. Address, J. W. WASHINGTON, Penman, 30 Wesley Ave., Dorchester, Mass.

DESIGNS AND CARD WRITERS' MANUAL

Contains 70 pages, 190 styles of cards illustrated. Tells all about how to order the best and cheapest cards—cards that are quicksellers. Don't fail to send for this book and samples before placing your order for cards. A 2c stamp will bring it to your door. Address,

W. McBEE, 19 Snyder St., N. S., Pittsburg, Pa.

WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGERS

MANAGER

20 E. Gay St., **Columbus, O.**

LEST YOU FORGET!

TEACHERS PLACED — POSITIONS FILLED — SCHOOLS SOLD

UNION TEACHERS' BUREAU, 229 Broadway, New York

MIDLAND TEACHERS' AGENCIES NO ENROLLMENT FEES

WARRENSBURG, MO. RICHMOND, KY. WRITE ANY OFFICE FOR BLANK PENDLETON, OREGON

IN SEPTEMBER Three of our members began work in new positions in St. Louis Business College, two in the Cleveland High Schools, two in University of Wisconsin, one in University of Nebraska, two in Pittsburg, and many more in all parts of the United States. What about your future? Will you not let us assist you? Free registration.

THE SPECIALISTS' EDUCATIONAL BUREAU.

Managed by R. A. Grant, Head of Com'l Dep't Yeatman High School, St. Louis. Webster Groves, St. Louis, Mo.

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

The normal training department of the ***Rochester Business Institute*** received a number of urgent calls during the past month for graduates to accept excellent positions as commercial teachers, but there were absolutely no candidates to recommend.

WANTED IMMEDIATELY. High school, normal school and college graduates, also teachers of experience from all parts of the United States to correspond with us regarding the opportunities we can place before them.

Our new illustrated prospectus and catalogue containing complete outline of our normal training department, mailed promptly on request.

Rochester Business Institute, Rochester, N. Y.

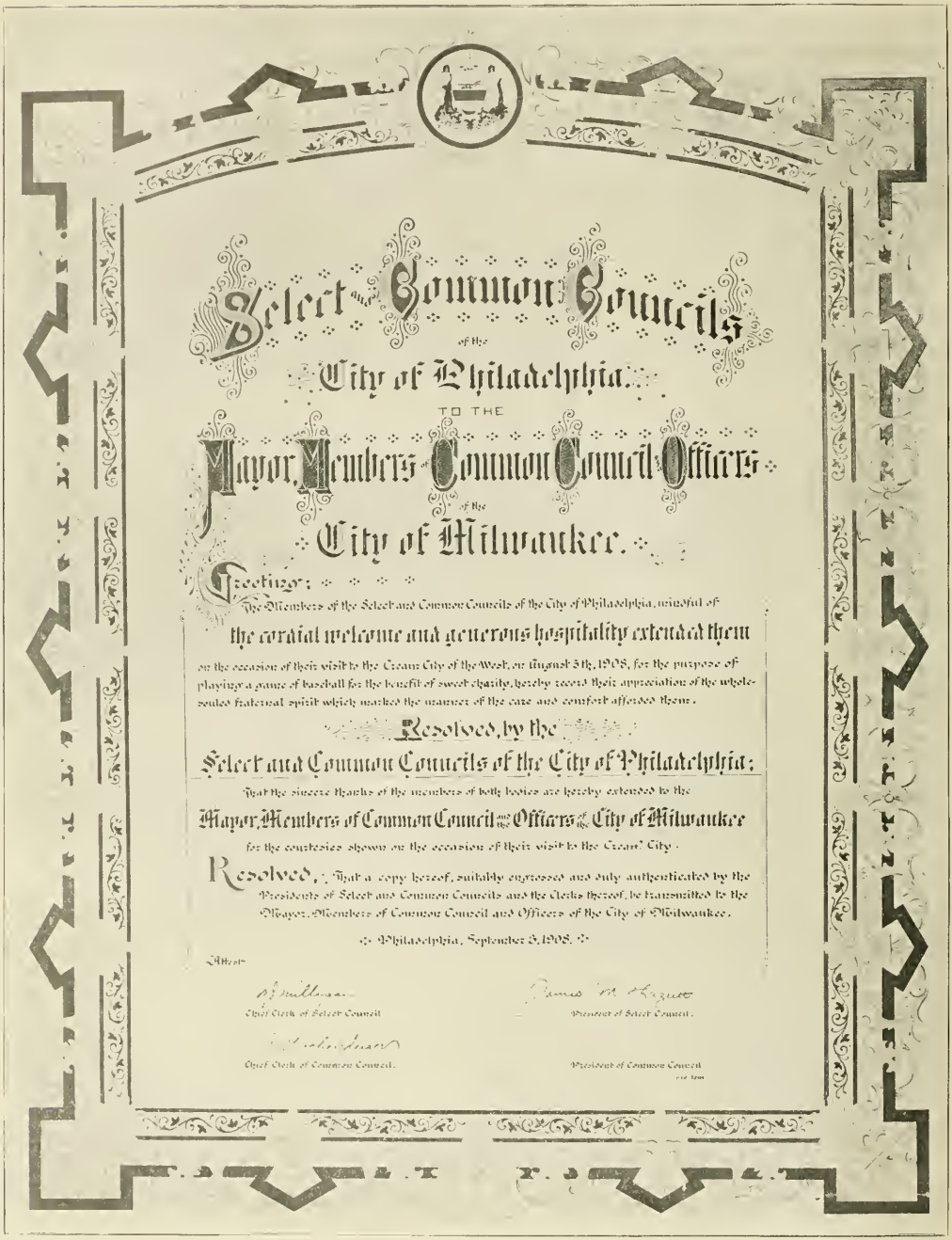
Some High School Positions

That we have filled during 1908, at salaries ranging from $75 to $130 per month; Sioux City, Iowa; Passaic, N. J.; Meriden, Conn.; Iron Mountain, Mich.; Des Moines, Iowa; Creston, Iowa; La Junta, Colo.; Nutley, N. J.; Akron, Ohio; Peabody, Mass.; Hillsboro, Ohio; Junction City, Kan.; Arlington, Mass.; Le Mars, Iowa; Augusta, Me.; Springfield, Mass.; Oil City, Pa.; Mahanoy City, Pa.; Utica, N. Y.; Oakland, Md.; Long Branch, N. J.; Grand Forks, N. Dak. This list does not include all of the high school positions we filled, nor does it take note of positions in colleges, universities, and normal schools that we have filled. Next year will see the beginning of a wonderful period of renewed prosperity in this country, with a consequent development and extension of the field of commercial education. We should like to get into touch right away with good teachers who desire to better their condition in life, whether as well-prepared beginners or as experienced teachers. No charge for enrollment; full information free. Our manager will be glad to meet you at the annual convention of the National Commercial Teachers' Federation in Indianapolis Christmas week.

The National Commercial Teachers' Agency

A Specialty by a Specialist

E. E. Gaylord, Manager Prospect Hill, BEVERLY, MASS.



Select and Common Councils
of the
City of Philadelphia.
TO THE
Mayor, Members of Common Council, Officers
of the
City of Milwaukee.

Greeting:

The Members of the Select and Common Councils of the City of Philadelphia, mindful of

the cordial welcome and generous hospitality extended them

on the occasion of their visit to the Cream City of the West, on August 5th, 1908, for the purpose of playing a game of baseball for the benefit of sweet charity, hereby record their appreciation of the whole-souled fraternal spirit which marked the manner of the care and comfort afforded them.

Resolved, by the

Select and Common Councils of the City of Philadelphia;

That the sincere thanks of the members of both bodies are hereby extended to the

Mayor, Members of Common Council and Officers of the City of Milwaukee

for the courtesies shown on the occasion of their visit to the Cream City.

Resolved, That a copy hereof, suitably engrossed and duly authenticated by the Presidents of Select and Common Councils and the Clerks thereof, be transmitted to the Mayor, Members of Common Council and Officers of the City of Milwaukee.

Philadelphia, September 3, 1908.

Attest:

Chief Clerk of Select Council

President of Select Council.

Chief Clerk of Common Council.

President of Common Council
pro tem

A piece of effective, out-of-the-ordinary engrossing by Mr. J. E. Soule, Philadelphia. The colors used in the original were too delicate to engrave successfully, therefore little of the original beauty appears in this engraving.

Something fine in the way of a letter head by C. L. Krantz, Rock Island, Ill.

A SCHOOL THAT PAYS

is now on the market at a figure that is fair to both purchaser and seller. No debts, no hot air, no bluff; just a straight forward business proposition that it will pay you to investigate. Somebody gets it—will it be YOU? Write today to "O. M. C." care of BUSINESS EDUCATOR, COLUMBUS, OHIO.

BECOME AN EXPERT

Have an expert knowledge of the art in which you are engaged and thus make penmanship interesting and fascinating to your pupils.

Secure a copy of Courtney's Method of detecting Forgery and Raised Checks. Fascinating, interesting and instructive from cover to cover. Profusely illustrated with photographic reproductions of famous forgeries

A dollar and a half brings it to you by return mail.

F. B. COURTNEY

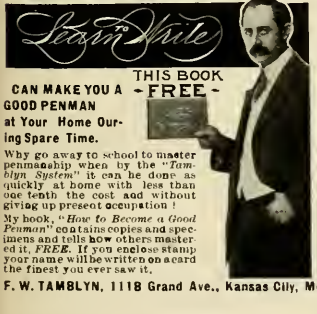
Cedar Rapids Business College, Cedar Rapids, Ia.

CARD WRITING

My best is my bid for your business.
I am prepared to rise or fall by the work I do.

One dozen cards written any style, **20c**
One neat scrapbook specimen, - - **10c**

E. H. McGHEE
255 Mercer St. Trenton, N. J.



CAN MAKE YOU A GOOD PENMAN at Your Home During Spare Time.

Why go away to school to master penmanship when by the "*Tamblyn System*" it can be done as quickly at home with less than one tenth the cost and without giving up present occupation!

My book, "*How to Become a Good Penman*" contains copies and specimens and tells how others mastered it, *FREE*. If you enclose stamp your name will be written on a card the finest you ever saw it.

F. W. TAMBLYN, 1118 Grand Ave., Kansas City, Mo.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

A GRAND CHRISTMAS OFFER

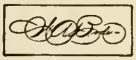
Fifty Cents Worth of Artistic Penwork for 25c.

One-half dozen large, fine quality cards with Merry Christmas 1908 and your name written in our best ornamental style. One-half dozen pen flourished cards all different designs and Merry Christmas, name and year finely lettered in. One large flourished Christmas Card, bird design—postal card size—with name, etc., inserted This whole lot only 25c postpaid; value 50c.

The above are sent separately for 15c, 25c and 10c respectively. 1c and 2c U. S. stamps received. Zaner and Palmer highly commend our work. Order early.

Address, F. E. PERSONS, 445 Breckenridge St., Buffalo, N.Y.

9 SIZES SHADING PENS $1.00. Catalog and Price List Free, write for it.
R. R. LEE, Shading Pen Mfgr., Pontiac, Mich.



I will write your name on one dozen **CARDS** for 15 cents.

I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

AN OPPORTUNITY

For You!

Will sell 45 shares of stock (par value $50.00) in School Company. Owns 2 schools Receipts about $1000 per month; expense about $500. Capital Stock $5000. Reason: Owner is interested in other business. Write at once!

G. H. M., P. O. Box 11, MARYVILLE, MO.

Wanted to Buy a School

Must be alive and on a money making basis. Daily attendance 60 to 100 or more.
Population not less than 10,000, 40,000 to 100,000 preferred.
Location: Middle West to middle Eastern section. Give price and full particulars.

Address, "*Good Opportunity*"
Care of Business Educator, Columbus, O.

ORIGINAL HANDWRITING

The most inspiring, valuable and beautiful of all copies
A high standard of original penmanship designed for the teacher or student who has the ambition to become a fine penman. Each course consists of twenty parts.

Compendium of Business Writing $3.00
Compendium of Ornamental Writing..... 4.00
Compendium of Card Writing..... 4.00
Compendium of Flourishing 5.00
Rosewood Oblique Holder, the finest..... .50

H. B. LEHMAN
CENTRAL HIGH SCHOOL ST. LOUIS, MO.

TYPEWRITING SPEED DRILLS

Fifty snappy, well graded lessons in typewriting, leading from a low rate of speed up to 75 words per minute. Nothing so carefully graded from one speed to another has heretofore appeared. The ascent is so easy and gradual that you hardly realize the increase until you find yourself in the ranks of the rapid operators. The price:

FIFTY LESSONS FOR FIFTY CENTS
Send Stamps or M. O.

C. E. BIRCH, Lawrence, Kans.

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**

It tells the Pupil and Teacher How. It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT

Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.

C. A. FAUST, - 40 Dearborn Street, - CHICAGO, ILL.

Lessons in

Roundhand

W. A. Baird,
118 N. High St.,
Columbus, O.

In this lesson we have the upper loop letters and you will no doubt find that the loop is quite difficult. There are two ways of making the loop, 1st, make it the same as you would make it in ordinary business writing by making the right side of the loop upward and going over the top make the heavier side downward. 2nd After making the introductory stroke, which at the beginning of a word should begin a little below the base line, raise the pen and begin at the top of the loop and make the heavier side of the loop first, and after reaching the base line raise the pen again and beginning again at the top of the letter make the right side of the loop. In this way both sides of the loop are made downward and I believe that the average person will learn to make good loops in much less time than in the first way described. This is only my belief and it may have been formed on account of having learned that way myself, as the best wrfter of Engraver's Script that I know of makes the loops as first described. If this is your first attempt at Roundhand it would perhaps be a good idea to practice them both ways and by all means adopt the way by which you can do the best work.

In following the work rule lines for the tops of the loops which in this lesson are three spaces in height as compared with two and one-half spaces the height given the extended letters in the 3rd lesson, but while the letter itself is longer by actual measurement in the loop style, it would not appear so on account of the shade tapering at the top while in lesson No. 3 the shade of the extended letters was as great at the top as at any other point.

You will notice that in beginning the loop the pen at first travels just about as much to the left as it does in a downward direction. Notice also that after the beginning of the shade the stroke is straight. This feature is quite noticeable in the *f*, *h* and *k*. The shape of the loop itself is a very important feature and a fault which seems to be a general one is to have a saggy looking loop, which is caused by keeping the loop the same width almost its entire length. Another fault is to drag the shade on the right side of the loop too far. This shade which should be very slight and kept as close to the top as possible adds greatly to the life of the letter, but if carried down too far, detracts from it.

The loop is the feature of this lesson, the finishing strokes of the *h*, *k*, *l* and *b* are the same as given in lesson three.

In this lesson however, I have given you two different finishes for the *b*, one is the loop and the other a blind loop or a loop that is afterward filled in. We also have an additional letter the *f*. The *f* is always made with a loop, the letter extends three spaces above the base line and one space below it. Notice the dot on the base line to the left of the stem, it should be made large enough to avoid looking weak, but not large enough to attract more attention than the rest of the letter.

Do not practice on the loops to the exclusion of the minimum letters, but try and build them all up together.

This is a hard lesson so work hard to master it. Let me receive your work between the 20th and 25th of the month.

Baird's Criticisms,

C. E. B., Winooski, Vt. Most of your work is very good and graceful. Second shade on first style of *r* is too heavy. Watch joinings in the small o exercise. Dots at top of *s* and second style of *r* are too large. Your lower turns generally are too sharp. I would advise you to use an ink that would produce soft brown hair lines and a black shade, the hair lines in your work are too black.

P. E. C., Bowling Green, Ky. Your work is very good. Second shaded stroke of first *r* is too heavy, while the second style of *r* is too wide. The *x* is too wide. The *x* should be closed. Watch spacing in the words. I have some suspicions about you.

W. A. D., Rockford, Ill. Your work is fairly good but has a labored appearance. Square up ends of strokes by retouching. You would do well to slant your work more. Send your work earlier next time.

A. A. A., Fitchburg, Mass. Your paper and ink are both poor, and your retouching is not very skillfully done. Both shaded strokes in small *a* should be the same in width. The down stroke in second part of small *x* should be a hair line, you have shaded yours slightly. You have a good idea of the work, use better ink and paper and in large work write on every other line, rather than on every line. Your work will be more encouraging to you. You can easily become a good Roundhand writer.

F. L., Bristol, R. I. Your work is good but you are inclined to write too angular, but this fault you can easily overcome. You ,raise your pen too soon on your lower turns in *n*, *m* and *w*. You make shaded stroke in *x* and *s* too light. Raise your pen at top of minimum letters as well as at the base line.

J. F. C., Bellefontaine, Pa. The width of your shaded strokes varies too much in different letters. You get too much of a running hand effect in your work, this is especially true in your line of *v's* and *x's*. If you study the copy you will see that there is very little difference between the slant of down strokes and up strokes. Shaded stroke in first *r* is wedge shaped. Study form.

R. L. H., Cincinnati, O. Your work on the third lesson is very good, especially so on the first two lines of the copy. You end the shade on the lower turns too abrupt. Your slant is bad in some places where you have an extended letter in connection with the minimum letters.

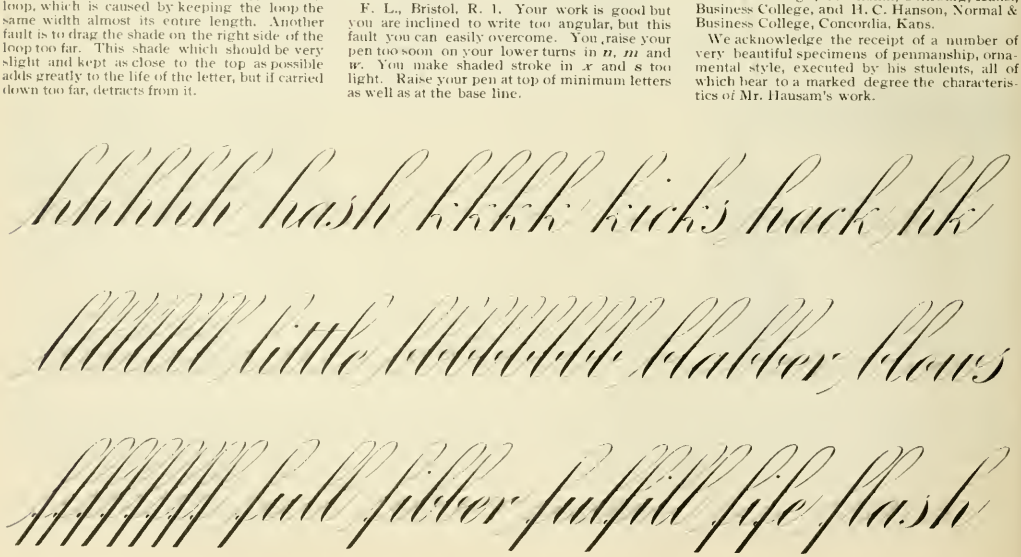
Not knowing, I am unable to give you the information asked for. Would advise you to communicate with a few different companies.

SPECIMENS

R. C. Cottrell, supervisor of penmanship in the Public Schools of Logansport, Ind., has sent us a specimen of penmanship by a 13 year old pupil which would do credit to a great many of our older business college pupils. He states that this pupil wrote the vertical six weeks ago.

Mr. L. H. Hausam, of the Salt City Business College, Hutchinson, Kans., is doing much to influence the penmanship and commercial teaching professions by preparing young persons to engage in these lines of work. The following named students who have been under his instruction have recently taken positions as penmen and commercial teachers in the schools mentioned : C. A. Dillman, Nevada, Mo., Business College; F. M. Allworth, Metropolitan Business College, Red Wing, Minn.; C. L. Swenson, Bethany College, Lindsborg, Kans.; I. D. Smith, Southwestern Business College Meade, Kans.; C. J. Hemphill, Commercial High School, Kingman, Kans.; N. A. Campbell, Manhattan Business College, Manhattan, Kans.; E. R. Cornell, Bethany College, Bethany, Nebr.; A. E. Wright, Los Angeles, Calif., Business College; C. Strahm, Pittsburg, Kans., Business College, and H. C. Hanson, Normal & Business College, Concordia, Kans.

We acknowledge the receipt of a number of very beautiful specimens of penmanship, ornamental style, executed by his students, all of which bear to a marked degree the characteristics of Mr. Hausam's work.



Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company

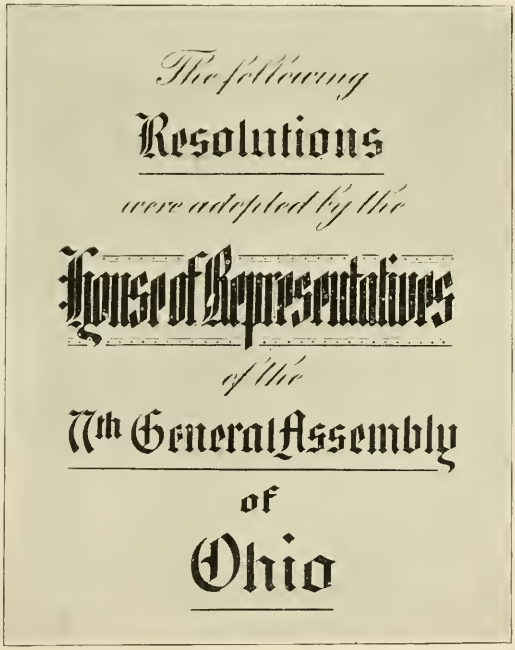
DES MOINES, IOWA

The reproduction opposite, represents the work on the first page of a five page album. The sheets of paper used in this album were 8″ x 10″ in size. A margin of 2¼″ was left on the left side of the sheet and a margin of 1¾″ on the top, bottom and right side. The extra ½ inch at the left side was left on account of the space used in binding. From the wording given it was easy to tell which words were to be especially emphasized, or lettered in preference to being written in script. Next it was necessary to rule lines on which to work, care being taken to distribute the work equally over the page. The width inside the margin was 4″ x 6½″, and the main thing was to see that no line of the work was more than 4 inches long. In order to be sure that you will not run over that distance, the lines of work must be sketched in pencil and sometimes where it is necessary to crowd a great deal it will be found advisable to do the work roughly on another piece of paper which would serve as a sort of scale to go by.

When you feel sufficiently sure you may begin on the work in earnest, being careful that the center of each line of work corresponds with the center of the page.

Head and base lines were ruled for both the lettering and the script. The lettering was done with the broad pen and afterward trued up with an ordinary pen, with the aid of a ruler. The script required no retouching. Next came the shading, which in this case, is line shading and was put on with a ordinary writing pen, using pale ink.

Next, the lines underscoring the different words were ruled in. Last, but not least was the removing of the pencil lines and incidentally the cleaning of the page with a sponge rubber eraser, being very careful to erase in one direction and not work the eraser back and forth for fear of doubling up the paper. Try your hand on something similar.



Greatly reduced album page by Mr. W. A. Baird. Instructions for executing it appear herewith

Mr. Brown's Christmas lesson in pen drawing as applied to engrossing.

THE
MUSSELMAN
PUBLICATIONS

Business Letter Writing—One of the neatest and brightest little works on **Commercial Correspondence.** Unlike anything else published. Write for sample pages. Single copy sent postpaid for **50 cts.**

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A LITTLE VACATION.

AUG. 8, '08.

If you want to avoid dust, take the O. R. & N. train from Spokane to Portland—don't let it take you.

AUG. 9, '08.

Cross all day. When you get out of your berth in the morning, avoid occupying too much space in the aisle with your feet—especially the toes—as some one may come along about the same time wearing a pair of shoes and ——o——o——o——Portland! Change cars. Isn't it a shame that all stores are closed on Sunday in the Rose City? Even the drug stores, except a few hours when people are taking in "Portland Heights." That's worth talking about, tho—especially the lemonade—that is to the Cashier.

AUG. 10, '08.

Monday morning—going south. Glory! Most geese travel northward to avoid warm weather. Exceptions to all rules, however. Trains going up to Siskiyou Mountains, in Southern Ore., are pushed and pulled by three monster engines. Highest point seems to be about 4125'. The Dollarhide Trestle can be seen best by looking right at it—straight down—or on some souvenir postcards, while Pilot Knob can be seen very distinctly, off in the distance, with both eyes and mouth open. Bear in mind that you are now on the "road of a thousand wonders"—that is to some people, and then there are others who won't bite at anything. Mt. Shasta now appears only a few miles away from the car window. And a great mountain it is—snow capped, rugged, gorgeous, picturesque and other big synonymous names like that. (You'll find 'em in the dictionary. Supply what is needed.) We are speeding along and "Shasta Springs," says the conductor rather suddenly, when we all rush out to get a "sip" of the famous water—and it seems to be quite plentiful—it comes dripping down, rolling down, rushing down, tumbling down, and, in fact, in any way to get down. It's worth taking a day or two off of most any calendar to see it. But if you get your nose right near the Oxone Springs (that is if you get it near enough), you will leave it laughing. It's worth trying, and then some. Of all the mountain streams, the stream alongside the track near Shasta Springs seems to be the ideal one—but it is now dark and we are all thinking, wondering, dreaming—perhaps—of the past, the present, and the future. What a day!

AUG. 11, '08.

Woke up at Sacramento. Didn't ask any questions concerning the location of State Institutions. Thought the officials, as well as trainmen, ought to know their business. Level country. Quite cool at Oakland Pier. California is well known as the "land of sunshine and flowers," but in the San Joaquin Valley "Sunshine" is in the lead. Six hundred thousand acres, more or less, of land under irrigation makes it a very interesting valley to visit for anyone who is at all interested in irrigation either on a small or large scale.

AUG. 12, '08.

Arcade Depot, Los Angeles. You are now in the city that "knowshow" to entertain visitors, tourists, travelers, and anyone who makes a bluff as tho they had some extra change in their pockets. Sight see-ers, pleasure seekers, as well as beach goers, will do well to visit Los Angeles. In fact, "there's nothing like it." The street railway depot in the Electric or Huntington Building is considered the finest of its kind in the world—and the street car service and accommodations are nothing to sneer at. The City also boasts of having more telephones and automobiles, according to its population, than any other city of equal size. True it is, however that a large Department Store, labeled Hamburger, is a credit to the city and the entire West—being the largest and finest Department store west of Chicago, next to Marshall-Field & Co.

AUG. 13, '08.

In the greatest orange growing district in the world—Riverside, San Bernardino and Redlands. If you lean out of the car window—just a little—you can touch the leaves that grow on the orange trees, evidently orange leaves, but you can't reach the oranges. Funny! It's now getting warmer and warmer and we are almost there—Imperial Valley. Well named. Prior to 1900, it was a desert and lifeless. You will now find some 20,000 people there, 250,000 acres of land under irrigation, some of the richest soil in the world (with plenty of real estate men to boom it) and "sunshine" 365 days of the year.

AUG. 14 TO 19, 1908.

Days indescribable by tongue or pen. A common everyday slang phrase puts it "Nothing doing."

AUG. 20, '08.

Riverside—the heart of the orange growing district. And the oranges bearing the same name. The kind you and I like—the great big juicy palatable "navals." (Give me a dozen.) Other things almost as good are called Mognolia Drive, Rubideau Mountain and Glenwood Inn. Redlands—the city of beautiful homes. Smiley Heights—"fine." Los Angeles "it." Beaches—Santa Monica, Ocean Park, Venice, Playa del Rey, Redondo, and Long Beach. Balloon Route—"fun." Mt. Lowe—"wonderful scenery." "Hands up" if these names sound good to you.

AUG. 21 TO 28, 1908.

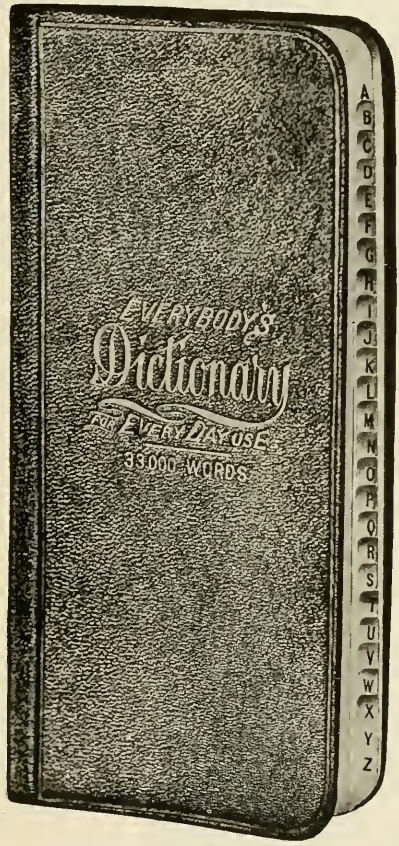
Visited Commercial and Shorthand Schools on return trip.

Riverside Business College
San Bernardino Business College
Heald's (L. A.) Business College
Los Angeles Business College
Woodbury Business College
Brownsburger Home School
Harvard (Military) School
San Francisco Bus. College
Heald's (S. F.) Bus. College
Metropolitan Business College
Gallager-Marsh Business College
Heald's Dixon Bus. Coll., Oakland.
Polytechnic Bus. Coll., Oakland
Portland Bus. College, Portland
Holmes Bus. College, Portland
Behnke-Walker Bus. Coll., Portland
Wilson's Modern Bus. Coll., Seattle
Seattle Business College, Seattle
Seattle Com'l School, Seattle
Acme Business College, Seattle
The Hyatt-Fowells School, Seattle

Found Gregg Shorthand taught, in some form or other, in seventeen of the twenty-one schools visited. Shook hands with several Zanerianites—and they are all as loyal and true to the school as they were the day they entered. As follows: O. T. Johnston, Los Angeles; C. S. Rogers, San Francisco; Mr. Decker, Oakland; S. M. Blue, M. A. Albin and B. F. Ader, Portland; G. F. Roach and M. W. Cassmore, Seattle.

Landed safely at Spokane August 29, 1908, and found the Blair Business College to be one of the largest, handsomest, well patronized and reputable schools on the Pacific Coast and ranks well with the most modern up-to-date school of its kind and class in the U. S. Now, if you are from Missouri, come to Spokane.

FRED BERKMAN,
Spokane, Wn.



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Black Cards—Best made for white ink.
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1000 by express 1.35

White Cardboard—Wedding Bristol for fine pen work. Sheets are 22x28.
6 sheets by express ..... $ .60
12 sheets by express 1.00
2 sheets by mail postpaid ..... .50

White Cardboard—With hard finish, much like ledger paper. Sheets are 20½x23 inches.
6 sheets by express ..... $ .40
12 sheets by express ..... .70
3 sheets by mail postpaid ..... .50

Black Cardboard—Finest for white ink. Sheets are 22x28 inches.
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12 sheets by express ..... .75
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Wedding Paper—Finest for penmanship or drawing. Sheets are 21x33.
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½ " " 1 20
¼ " " ..... .70
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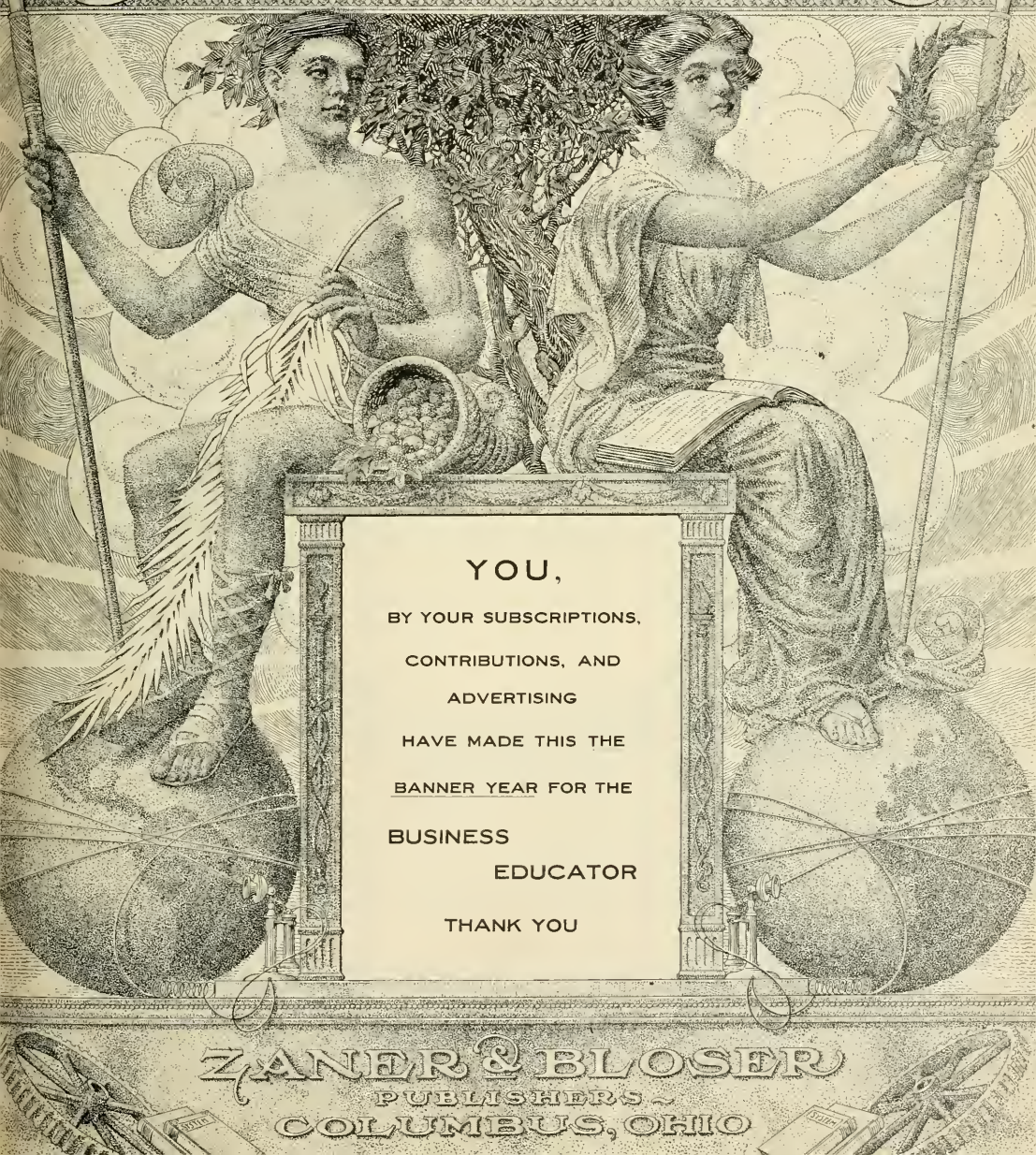

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OFFICIAL REPORT

DRAKE SCHOOL			SPENCER SCHOOL		
PUPIL	Exam. Aug. 29 Total Words Credited	Exam. Oct. 24 Total Words Credited	PUPIL	Exam. Aug. 29 Total Words Credited	Exam. Oct. 24 Total Words Credited
Ada Munson Edith Evans Seville Smith Anna Lohse Salome Tarr J. W. Rush	4576	5121	Clara Boorman Mildred Payne Gladys Taylor E. Buermeyer A. Jarvis E. Decker	4330	5293

Examine the figures in the above report. Note that at the end of four months, August 29th, the Drake students were (4576—4330) 246 words ahead, then look at the close of the Contest, October 24th, when Spencer students were (5293—5121) 172 words ahead. A clear gain for the Spencer students in less than two months of (246 plus 172) 418 words on the Drake students. Think of it, 418 words, a gain for each Spencer student over the Drake student of 69 2-3 words in two months, August 29th to October 24th.

If the Chartier students had won at the end of four months, then suffered such a defeat, in the final contest, as the Gregg students did, **the money would have been returned to Mr. Gregg, if the committee had sent it to us.**

If Mr. Gregg wishes to square himself and the committee, he can do so by **accepting** our **challenge** to **continue** the contest, with **public monthly demonstrations.**

We do not accuse Mr. Gregg or the committee of trickery, we wish to be just. If he will have his three or four best students write against our three or four best students, and if his students write within 50 words of our students, we promise to quit the shorthand business. **Conditions:** Matter is to be read at the rate of 150 words per minute from papers just from the press, Public Demonstration, People from the audience selected to correct the papers, Results announced immediately. **A prediction: Mr. Gregg will not accept.**

EXTRACT FROM PITMAN'S LETTER

"From a close study of the two systems, we have never had any doubt in regard to the outcome of the contest. It is simply a case of the 'Survival of the fittest' and we offer you our congratulations in this connection.

"(Signed) ISAAC PITMAN & SONS,
"C. A. PITMAN."

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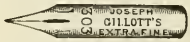

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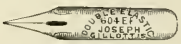

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"The Pioneer Business Educators of America," is the title of a picture 22 x 28 inches in size, (a reduced illustration of which is shown on page 25–37) containing the photographs of the early business educators of our country, two photographs being large group pictures of the members in attendance at the first and second convention held by business educators in the United States. Being historically correct, it is the most valuable picture of the kind in existence. The name and address of each person appear with each photograph, which, however, have been lost in the illustration herewith on account of the great reduction.

Get this picture, look at each photograph, and you will come to the conclusion that commercial education has been blessed with as fine a lot of men as ever became engaged in any work. These men blazed the way, and made it possible for us to do even greater things than they—if we have the right kind of stuff in us. The pictorial presence of these battle-scarred veterans of forty and fifty years ago, some of whom are still battling among us, ought to be an inspiration for us and urge us to continue to do battle for the practical in education. These men did a work of which they might well feel proud, and for which we should be truly grateful.

We ought to honor these men, as well as ourselves, by hanging a copy of this picture on the wall of every business college and commercial department in this country. A copy of it ought to be well worth $5.00 of the money of any one engaged in commercial education. The public ought to see this picture and learn something of the class of men who have been pioneers in the great cause of commercial education.

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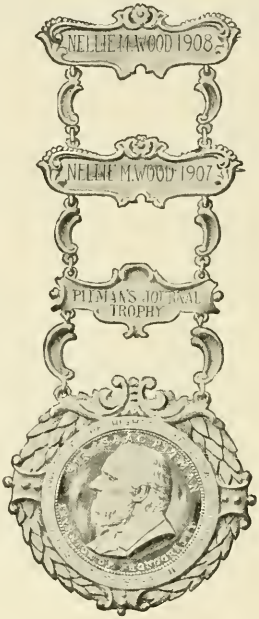
MEDAL AWARD

We give in reduced facsimile an illustration of the Isaac Pitman Shorthand Championship Trophy (value $175) offered by PITMAN'S JOURNAL for competition at Providence, R. I., on Saturday, April 10, 1909, in connection with the annual meeting of the Eastern Commercial Teachers' Association, when the Egan International Cup (open to all shorthand writers and now held by an Isaac Pitman writer) and the Miner Gold Medal (open to all writers of less than ten years' experience), will be competed for. The trophy, which is of solid gold and weighs four and one-half ounces, is given for the purpose of arousing enthusiasm and emulation among the writers of Isaac Pitman Shorthand, and must be won three times consecutively before it can be retained permanently. The competition is open to writers of the Isaac Pitmau system who have commenced the study within the limits of North America, and there is no limit as to age, sex or color. This medal will not be awarded unless the gross speed exceeds 160 words per minute, and the net speed 150. Candidates must enter their names with Isaac Pitman & Sons, 31 Union Square, New York City, before the date of the Providence meeting. The present holder of the Medal is Miss Nellie M. Wood, of West Somerville, Mass.



CASH AWARDS

In addition to the trophy, PITMAN'S JOURNAL also offers a cash award of $350 to any writer of the Isaac Pitman shorthand who may be successful in winning the Eagan International Cup, also a cash award af $175 to any writer of the Isaac Pitman system winning the Miner Gold Medal. This offer is open to all Isaac Pitman writers, American or otherwise.

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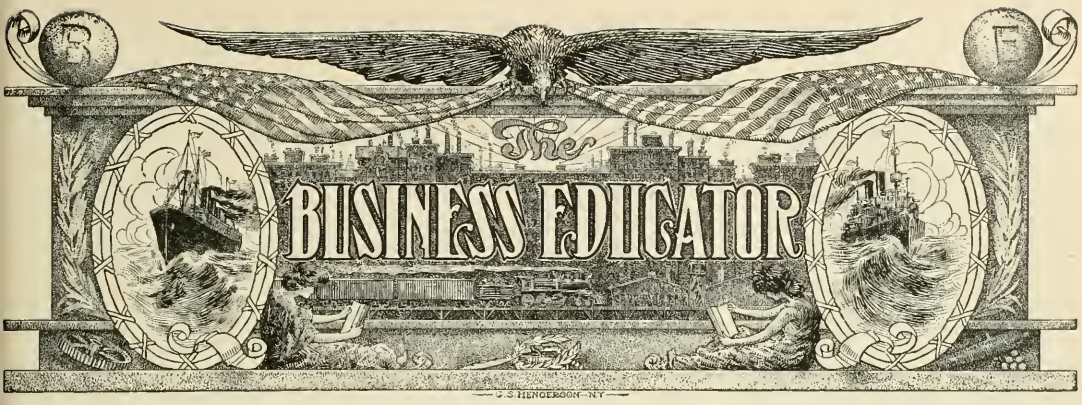

VOLUME XIV. COLUMBUS, O., JANUARY, 1909. NUMBER V.

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 148 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra)

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The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

HOLIDAY GREETINGS.

About the time this number of THE BUSINESS EDUCATOR is ready for the mails, the holiday season will be here, and we earnestly hope that all of our readers may find it joyful and worth while.

The Christmas holiday naturally arouses ones thoughts and feelings concerning the eternal truth that "It is better to give than to receive," even though we may experience both the major and minor pleasures.

The New Year's holiday turns one's thoughts backward and inward, and then forward and outward. We hope all may take an introspective inventory of the past, and then face the future with a hope and courage and determination that is sure to bring large returns in health, in professional service, and in enough wealth to help but not enough to hinder true living and true happiness and true service.

As publishers of THE BUSINESS EDUCATOR we shall endeavor to profit by the past and thereby produce a still better journal. Not a bigger journal, but a better one. Quality is what counts in this enlightened age.

All in all the past year has been the best the publishers of THE BUSINESS EDUCATOR have ever enjoyed, in spite of the business depression, all of which is due to you who have contributed lessons and articles, to you who have advertised in our columns, to you who have subscribed, and last but not least to you who have induced others to subscribe and read THE BUSINESS EDUCATOR.

SOME ENCOURAGING SIGNS CONCERNING PENMANSHIP.

Public schools generally, including high schools, are awakening to the needs of better writing on the part of the pupils. They are beginning to recognize that the slant, vertical and medial experiments did not strike at the root of the penmanship problem, but that better teaching is the real thing, coupled with more practical forms and a more scientific method of grading the exercises.

They are also conscious of the fact that arm movement should be taught from the beginning, and that teacher and pupil alike need help.

As a consequence of this almost universal awakening, a larger demand for trained teachers of writing in public schools has existed the past season than we have ever known. And this will not only continue but increase indefinitely.

All in all, therefore, THE BUSINESS EDUCATOR and its suporters are doing more for the cause of good writing, better teaching and more methodical practice, than any other source, and perhaps all others combined.

MR. DWYER'S CONTRIBUTIONS.

Doubtless thousands of our readers have ere this noted the excellence of the articles contributed by Mr. Ion E. Dwyer, Professor of Commerce, Robert College, Constantinople, Turkey. They are worthy the attention of every young man or young woman who is ambitious to succeed in the commercial world. They are not at all sensational or novel, but chock full of good, substantial thought, careful observation, and timely information. Pass them on to your aspiring friends.

FOR FEBRUARY.

We have on hand for the February BUSINESS EDUCATOR a splendid article from the pen of Mr. Ion E. Dwyer, Professor of Commerce, Robert College, Constantinople, entitled, "On the Business Training Track." The article is worth looking forward to and reading by every ambitious young man or young woman prepar-

ing for the commercial world. Mr. Dwyer's experience and education are such as to enable him to give just the information that most young people are needing.

MR. HALL'S TALKS ON ENGLISH.

We are hearing some very complimentary things concerning Mr. S. Rowland Hall's articles on English, which appear in the Professional Edition of THE BUSINESS EDUCATOR. They are certainly practical and interesting, making of English the live subject it should be. Mr. Hall knows how to infuse into his subject the personal element and thereby make it of human service. And the good part is that we have many more articles yet to come from his pen.

MR. LESLIE'S BIG BOW.

And now what do you say about the new course of lessons with two such courses of Business Writing as are now running in THE BUSINESS EDUCATOR by Messrs. Berkman and Leslie, THE BUSINESS EDUCATOR comes as near being in a class by itself as any journal has ever been in the profession.

Mr. Leslie is reaching a higher level in skill and knowledge in the course just begun than he has heretofore attained. Our readers as well as ourselves are to be congratulated for the excellence and timeliness of the lessons in Business Writing now running in THE BUSINESS EDUCATOR. Let's shake.

A NEW KIND OF A BUSINESS EDUCATOR CLUB.

RHODE ISLAND COMMERCIAL SCHOOL,
PROVIDENCE, R. I.

December 2, 1908.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:—I organized a Business Educator Society in this school in November, for the purpose of creating interest and enthusiasm; to collect monthly specimens, and levy a tax for payment of postage, and in general to secure better results in the subject of Penmanship. Any student can become a member by subscribing for THE BUSINESS EDUCATOR.

The following officers were elected: William T. Ward, President; Anastasia Conrick, Secretary; Harold Goodby, Treasurer. The duties of the President are to preside at the monthly meetings, and to appoint two collectors of specimens, one from each department. The Secretary shall keep the record of attendance at each meeting, the Treasurer shall keep a record of all funds received and paid on account of postage.

The students here are required to bring in not less than two pages of home work each morning. Those who especially need it are required to double that amount. Border exercises of different movement drills are used, and the body of the page is filled with regular work, which is assigned. Students enjoy this work, and with few exceptions the work is ready when called for, some bringing in two or three times the required amount.

We select the best specimens, and fasten to specimen board in a conspicuous place. We also exchange specimens with other schools. We should be pleased to exchange work with any school desiring to do so, as much interest is manifested by pupils in the work of students of other schools.

Yours very truly,
C. H. BLAISDELL,
Teacher of Penmanship.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

IT ISN'T NATURAL.

Ever meet the "It-isn't natural-for-me" boy? Of course you have. And some times you would like to meet him out behind the barn, for a few minutes, with a good oil-of-beech gad, where you could have a heart to heart talk with him.

You know the boy who "can't" spell because pa and Uncle John and Aunt Mary can't spell: in fact, "it does't run in the family." Of course not. Nothing *runs* in a family like that. Anything that was caught going faster than a slow walk would be arrested for exceeding the speed limit.

Just take the boy who tries to sidestep any ordinary subject because "it isn't natural," bore into him a sixteenth of an inch and you will find a bottomless lake of pure and unadulterated laziness.

Now young man, just look me in the eye for a few minutes while I put on the high speed clutch and get your vibrations up to a point where you will see things in a different light.

Ancestors and posterity are all right in their place, in fact, at times are quite necessary, but when it comes to learning plain, easy things so you may earn a good living and be a valuable citizen, ancestors cut very little ice.

The young man who uses the "isn't natural" excuse, and looks to you for sympathy because of this defect needs, as some genius has delightfully put it, "Two swift kicks properly placed" in order to change his point of view.

Let me tell you, young man, that every person that has made a success of life had ancestors, but he promptly forgot them when he started in to boost the world to a higher plane of life. Ancestors are all right as a fad but you cannot coin them into cash or use them as an excuse for deficiencies when you reach the business world.

Once a person awakes to the tremendous truth that the Life that flowed into the mind of a Washington, a Lincoln, a Franklin and into the minds of thousands of others who benefited themselves and humanity, is the same Life that sustains him, and will do even greater things for him if he will but sincerely believe and act on that belief, we will hear no more lame excuses, but we will see a symmetrical development that will astonish, delight and enrich mankind.

The only really natural thing for a person, is eating. That is about the first act on entering this world and a great many people consider that their special stunt during life. Everything that is worth while to one's self and to others comes only after long, persistent, thoughtful effort.

The child prodigy and youthful neighborhood genius who can recite "Curfew Shall Not Ring Tonight" until the eyes of an Indian sign drip with moisture, generally fade away about the time they should begin to be useful, without leaving even a hole in the atmosphere, while the child whose system is not seething with genius in the raw, but who has ambition and get there, plus, continues to saw wood whenever he gets a chance, and eventually becomes a useful member of society.

Now, young man, if your vocabulary includes the "It-isn't-natural-for-me-to-do-it" phrase, omit it. The market for that kind of stock in trade is flat, besides the expression is not a true index of your condition, but is rather a statement of your monumental ignorance of the fabulous wealth of possibilities that reside in your being.

The young person who cannot, after persistent effort, master the common branches that will equip him to give value received, is a prominent candidate for a feeble-minded institution.

Get busy.

Appreciation.

Calumet, Mich., Nov. 28, 1908.

GENTLEMEN:—

I can restrain no longer from writing you my opinion of THE EDUCATOR. It certainly is an educator in every sense of the word.

I monthly devour the contents of Messrs. Snow and Keefover's contributions, and as a result derive immense benefit from them.

I also turn eagerly to the excellent penmanship instructions included in THE BUSINESS EDUCATOR; and find monthly the honest face of my former successful instructor, Prof. A. M. Wonnell, whom I wish to congratulate heartily through the worthy columns of THE EDUCATOR.

A Life Subscriber,
L. ALFRED KEARY.

Lessons in Business Writing

S. E. LESLIE,

PENMAN, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address by the 20th of each month. Then watch for your initials in these columns about five weeks later.

About seven years ago while attending school at Alma College, Alma, Mich., I almost accidentally, one evening, ran across a copy of THE BUSINESS EDUCATOR. I borrowed it; took it to my room and actually staid up the greater part of the night admiring the beautiful penmanship contained in its pages. I did not up to that time know there was such a publication as a penmanship journal. It was the greatesl find I ever made. The inspiration that I got from that copy has in a measure dominated my career ever since, And while I never expected to become a professional penman or a teacher of writing, here I am, endeavoring to give to young people a course in Business writing in the same magazine from which I received my inspiration, seven years ago. If I can through this course be a means of improving the handwriting of young people or inspiring even a few capable young men and women to become professional penmen, I shall be satisfied.

Many will begin faithful practice on this course and continue for perhaps three or four lessons and then because of discouragement or lack of determination will quit just at the time when they are beginning to make most improvement. Now if you are one of those who yields easily to discouragement, I want to urge you to give this course a fair trial. If you don't enjoy practicing, learn to enjoy it. You can if you go at it in the right spirit. The mind, eye and hand must work in unison to produce a good writer. Too many young people practice with the hand and eye only, while the mind is left to wander at will. If you want to succeed, keep your thoughts on your work. Study your work critically at all times.

As an inducement to secure results, I am going to offer a handmade certificate to the young man or woman who makes the greatest improvement in this course of lessons. If you wish to compete for this prize, prepare one page of the following sentence and send to S. E. Leslie, Box 176, Poughkeepsie, N. Y. (Present date.)

This is a fair specimen of my best business writing at this time. (Your name.)

MATERIALS.

PAPER. Use a good quality of foolscap. Don't use cheap paper. I have had pupils who purchased a poor quality of paper simply because it cost them a few cents less, but these pupils were not noted for their superior handwriting.

PENHOLDER. A cork-tipped, straight penholder is the best for business writing. But I do not discourage the use of an oblique holder, if the pupil thinks he can write better with it.

PENS. Gillott's No. 604, Zanerian Ideal, Spencerian No. 1 or Eastman No. 1 are in my opinion the best for beginners. For preparing the copies in this course, I used an Eastman No. 1, which is similar to either of the other three named. A coarser pen may be used later, but I would not advise it at first.

INK. Use black ink. The writing fluids are poor for penmanship practice. The best ink of which I know for business writing, is Higgins' Eternal. If you cannot get it in your city, send 10c to Chas. M. Higgins & Co., Brooklyn, N. Y. Dilute the ink with about one-third water. Always keep the inkwell or bottle covered when not in use.

Many penmen use a blotter constantly for the hand to glide on while writing. From my experience, I think this is unnecessary. I have never used one and when I did attempt it, found that my left hand and blotter were usually in the way. If you don't use a blotter you *must* not run your fingers through your hair and then put them on your paper. This always ruins a writing surface.

POSITION.

BODY. Instead of asking you to read instructions about the position of the body, I am going to ask you to study very carefully illustration No. 1.

ARMS. The arms should lie on the desk at right angles to each other. Do not pull the elbows too close to the body. This always cramps the movement. Study position of arms in Cut 1.

HANDS AND FINGERS. The left hand should always be on the paper above the line of writing. To fully understand the resting position of the right arm and hand study illustration No. 2 and 3.

A good position is absolutely necessary in learning to write. You should watch carefully your position for a few weeks until you acquire the habit of keeping in a good position and after that it will give you little trouble.

MOVEMENT. With the arm resting on the muscle just in front of the elbow, begin the development of the movement by rolling the arm around on this muscle. Do not have the pen in hand at first. Remove any tight clothing on the right forearm, that interferes with the freedom of the movement. The arm should rest very lightly on the desk and extend over the edge of the desk about one inch at the elbow. After you are sure you understand the movement, begin practice with a dry pen and continue until you are sure you thoroughly understand the movement.

Now, if you have procured the proper materials, can maintain a correct position, and understand the movement thoroughly, you are ready to begin practice on

COPY NO. 1. Swing the hand back and forth half-way across the page. Do not bend the wrist or turn the hand over on the side. The movement all comes from the arm. Hold the penholder lightly. Beginners invariably grip it too tightly. Spend at least one hour on each copy in this course. You may need more practice than this, and if you do, do not hesitate to give it, as the person who learns to write must not count the hours spent in practice.

COPY NO. 2. This exercise is similar to the preceding one, but you should endeavor to control the hand sufficiently to make the lines straight instead of curved. In practicing these movement exercises, you are laying the foundation for future success or failure as far as acquiring a handwriting is concerned. Lay a good foundation and your success is assured.

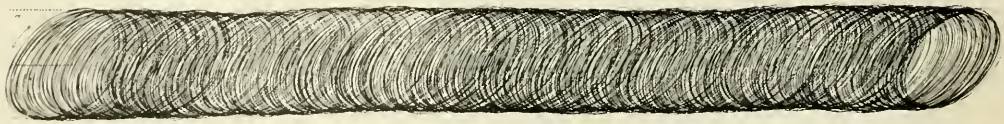
COPY NO. 3. This straight line exercise determines the slant of the letters. Make it two spaces high. Do not change the position of the paper. Make the lines rapidly with sharp turns at the top and bottom.

COPY NO. 4. Make this exercise one space high and move the hand one-third the distance across the page without lifting the pen. Make the lines very close together and all on the same slant.

COPY NO. 5. We continue our practice on the straight line exercise in this copy. These lines should be exactly one-half space high. This will require much more control of the movement than any copy thus far, but these small exercises are especially designed for gaining control of the arm.

COPY NO. 6. With this copy we take up more interesting work. The ovals are much more interesting than straight line exercises. This is the retraced direct oval and should be made two spaces high. If a line is drawn through this oval in the longest direction, the line will be on exactly the same slant as the straight line exercises which have just been practiced. Retrace each oval at least eight times and link them together the same as in the copy.

COPY NO. 7. This is the extended direct oval. The ovals in this exercise are on exactly the same slant and are the same size as the ovals in Copy 6. You should be able now to move the hand at least half way across the page without lifting the pen. There is usually a tendency to shade on the down strokes, but you should endeavor to make them just as light as the up strokes. Make from 150 to 180 revolutions per minute.



COPY NO. 8. In making this oval, you will be required to exercise greater control of the movement than in the larger one. Begin rather slowly at first but work up to a speed of at least 200 revolutions per minute.

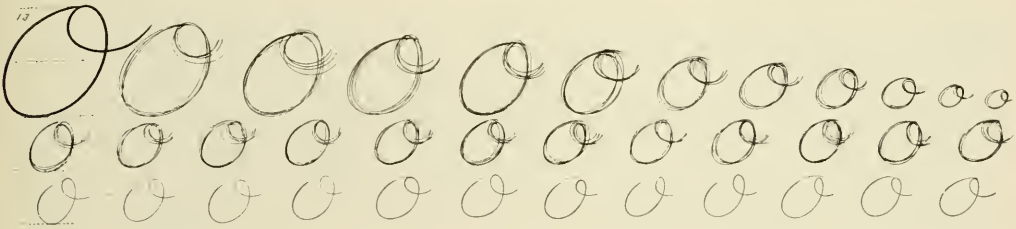
COPY No. 9. Make the retraced oval here the same as in Copy 8, except join the ovals without lifting the pen at least one-third the distance across the page. These should be made very rapidly, linked together, and kept on the same slant.

COPY No. 10. You will observe that the movement exercises are growing gradually smaller, and that you have greater difficulty in controlling the hand in these small exercises, but they are designed especially for giving you control, so you should practice them with much diligence. If you have trouble in making this oval exactly one-half space high, you might draw light lead pencil lines half way between the blue lines on your foolscap.

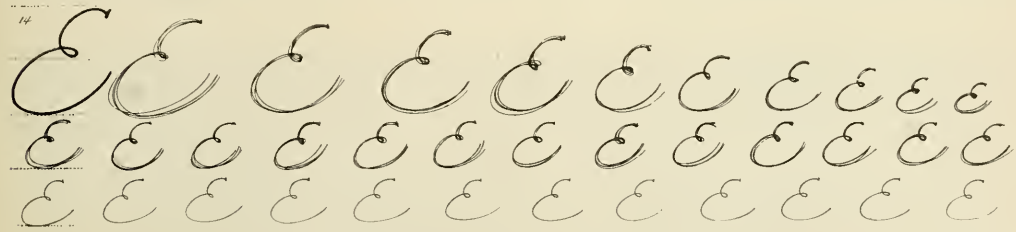
COPY No. 11. This is the most difficult copy given thus far. Follow the direction of the arrow, making the compound curve exercise first. These should be made one space high, and extend one-third the distance across the page. Fill in the blank spaces with the straight line exercise.

COPY No. 12. Notice the peculiar shape of these ovals. They should be made exactly one space high and twice as long as they are high. A straight line drawn through these ovals in the longest direction should be parallel to the base line.

COPY No. 13. We will now take up the practice of the letters, and in order that you may become familiar with the correct styles of the different letters, I have decided to give a large form of each letter for study when the letter is first taken up. Begin your practice on the *O* two spaces high. Retrace each letter four or five times and gradually make them smaller. In the second line of this copy the letters should be retraced about three-fourths of a space high, and all made the same size. In the third line put exactly the same number of *O's* on a line as given in the copy, and make them at the rate of at least 50 per minute at first and later work up to a speed of 100 per minute.

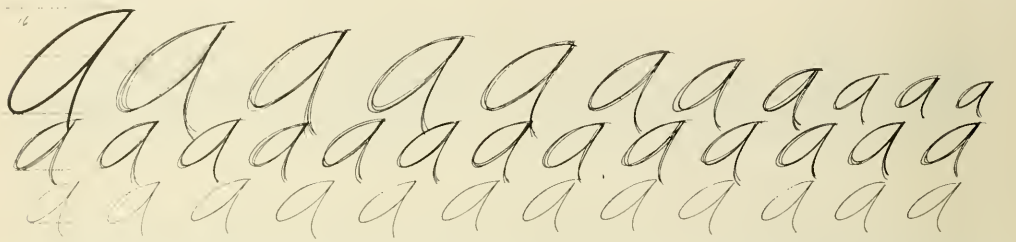


COPY No. 14. Study the form of the *E* very carefully before beginning practice on the copy. This is a different letter, but it is made in the same direction as the direct oval and should give you little trouble if you have practiced previous copies faithfully. Be sure to begin the letter with a small dot, and finish exactly the same as the copy. If you have been accustomed to using a different style, this may seem difficult at first, but it is really the simplest, easiest style to use.

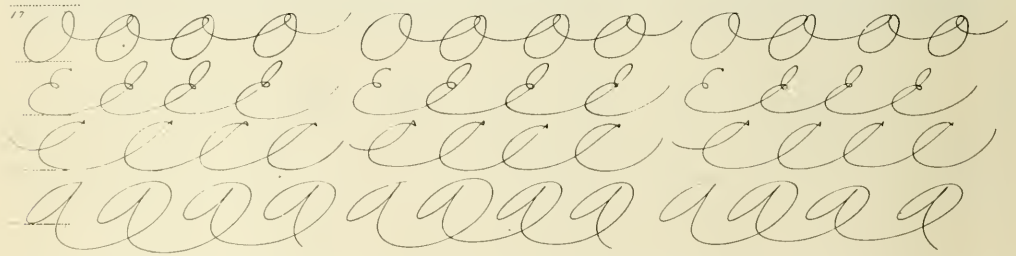


COPY No. 15. The style of *C* used here may be a new one to you but for practical business writing I consider it a most excellent one. It is made very quickly and can be joined easily to other letters without lifting. Finish the letter exactly as you finished the *E* in the previous copy. Lift the pen while the hand is in motion

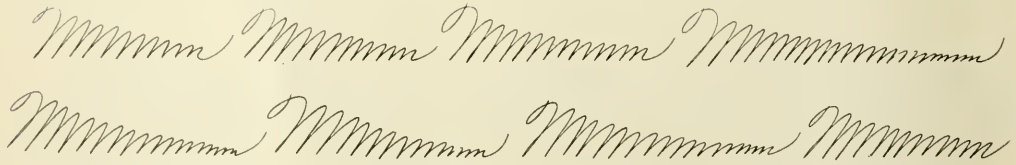
COPY NO. 16. The beginning stroke in the *A* is similar to the beginning stroke in the *O* but slants more. Study the form of this letter carefully. It is quite a difficult and important capital, so you need not be afraid of getting it too well. Endeavor to close it at the top. Note that the finishing stroke drops below the base line just a little.



COPY NO. 17. This will give you an excellent review of not only movement work but of the capitals as well. They should be joined quite rapidly, and while I have joined only four of each in the copy, if you have plenty of movement, you might try joining them clear across the page without lifting the pen from the paper. With this copy you finish your first lesson. You may have done your best and yet made unsatisfactory progress. If this is true perhaps something in the instructions is not thoroughly understood. You must become accustomed to a new position, movement, and perhaps materials. A failure to give the proper attention to any one of these three things, might retard your progress. At first you need to watch yourself constantly and endeavor in every possible way to learn how to practice. I have endeavored to make the instructions clear, and to arrange the copies in a logical manner, but if there is anything you do not thoroughly understand, feel free to ask any questions, and send your work to me regularly for criticism. This work should be arranged neatly, and should show that you have studied the instructions regarding the proper materials to use.



Some model exercises by E. H. McGhee, penman in the Steward & Large Business Institute, Trenton, N. J.



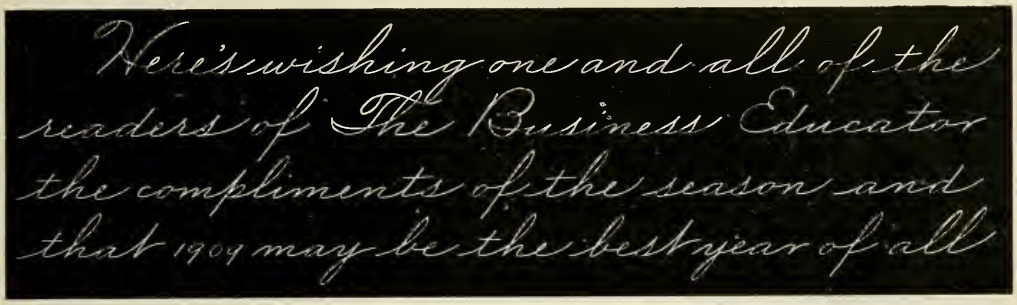
Lessons in Business Writing

Penman, Blair Business Fred Berkman College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address by the 20th of each month. Then watch for your initials in these columns about five weeks later.

Lesson forty-one.

HAPPY NEW YEAR (Oh, I said it first)—and may it last throughout the year. And may your penmanship, too, contain lasting qualities—qualities that appeal to the busy men and women of 1909. Better resolve NOW that you will master each lesson before attempting the next. Many resolutions will be made, and broken, at this season of the year. Let us hope that the resolutions made by the readers of THE BUSINESS EDUCATOR are for the betterment of mankind—and but few broken resolutions.

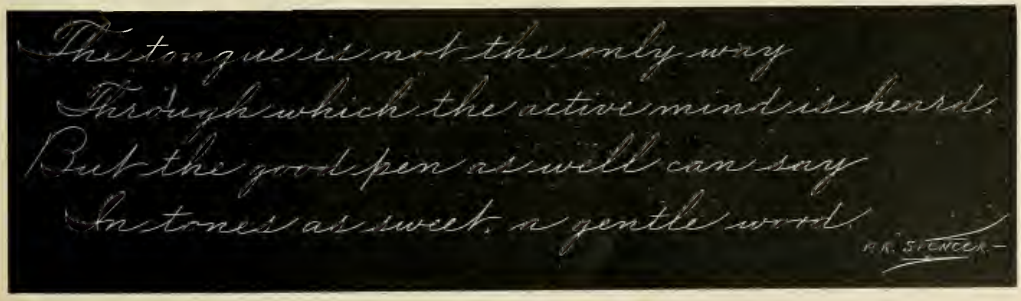


Lesson forty-two.

Make the first part of "H" the same as in "K." Start either with a circle or a dot and then swing to the right—finishing with stroke made downward and on line of writing. Retrace four or five times in each part of the exercise. Keep the pen "down on the paper" while you make the second part of letter or exercise. Make "H" by the count of four, as well as letter "K." Note the resemblance in the finish of letter L and Q. Get plenty of freedom and movement in your writing—and be careful about "good position."

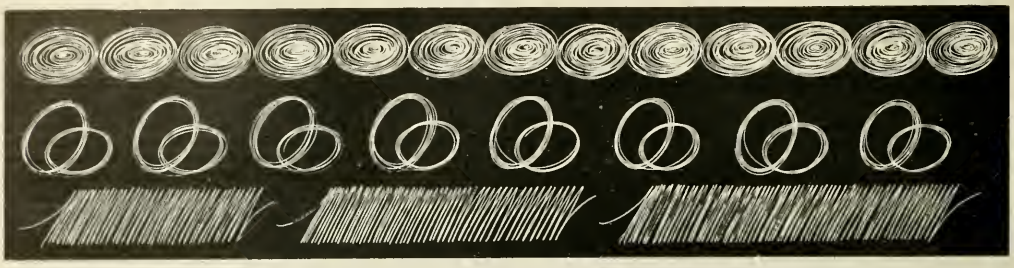
Lesson forty-three.

Let us one and all revere the name of P. R. Spencer, the Author of the accompanying verse, by writing and rewriting the verse until it is known and admired by hundreds and thousands of people in this country—and in keeping with the spirit of the day "pass it on." Do not be satisfied to write the verse four or five times, but rather four or five hundred times. If you lose a battle now and then, do not let it discourage you, but go right into the battle again with renewed determination, pluck, perseverance, stick-to-it-ive-ness. Success will follow.



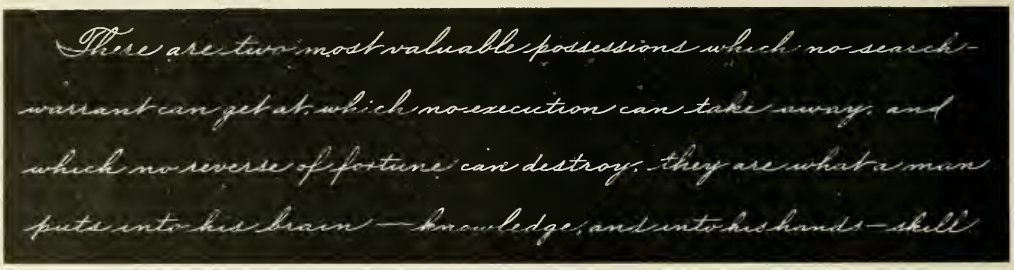
Lesson forty-four.

This lesson will be devoted to different exercises. "Warm up" (as the boys say in base ball basket ball, foot ball, etc.) before you "get in the game." All contestants before entering a game or contest of any kind will practice a while (some say, 'limber up") before the game takes place. And the sooner you "warm up" on some of the exercises, the better for you, your writing and those who must read your writing. The successful captain knows his players the weak and strong points of each individual player. In short—get some gymnastics" applied to your writing.



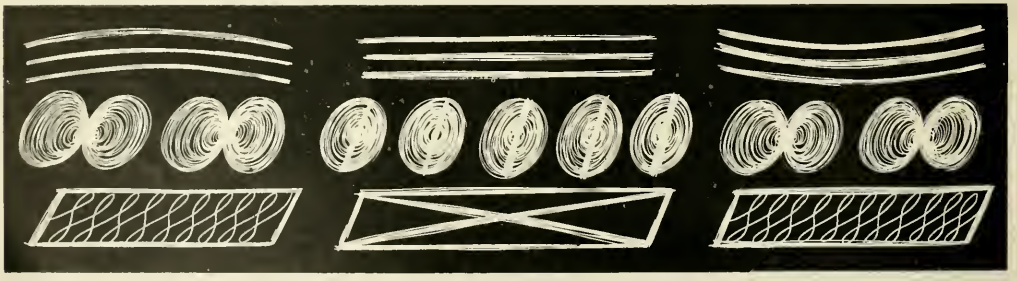
Lesson forty-five.

In many instances it is necessary that the writing be quite small. Journal entries, for instance, index cards, notes and reminders in vest pocket books, and the many innumerable notations on cards, books, periodicals, magazines, letterheads, etc. Practice Lesson 45 until you can write it rapidly and with an arm movement writing—keeping it small and covering but four lines on the paper. Now for a little discussion: What do you consider as the third most valuable possession? Don't be bashful—speak up.



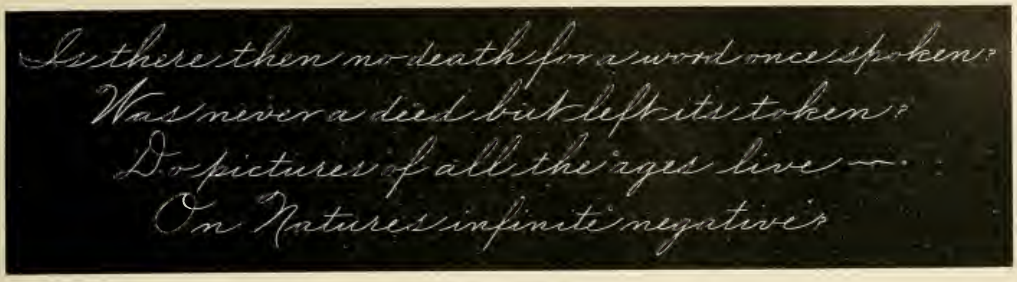
Lesson forty-six.

A few more exercises for "practice sake." Don't spend too much time on the exercises and then neglect the other lessons and copies. Strike a "happy medium," as they say. Combine movemement with form and you'll have good writing. Spend considerable time on the exercises that seem rather difficult. If you spend all the time on one exercise, you'll develop only one set of muscles. Writing is made up of several movements, such as direct and indirect ellipses, ovals, retraces, push and pull movements etc. Develop the untrained muscles.



Lesson forty-seven.

The title or subject for the words given in this lesson is omitted, being implied. It's nothing more or less than INFLUENCE—the potent power of every human life. Did you ever stop to think that our influence is constantly working for us, day in and day out, year in and year out, and always speaking for or against us—like our writing. Now, honestly, doesn't it make you feel "pretty good" (occasionally) when someone makes the statement "how well you write?" It really makes one put forth the very best efforts,

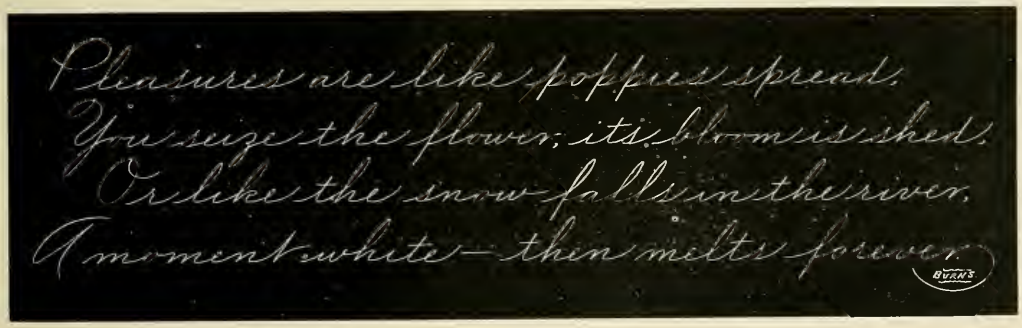


Lesson forty-eight.

Pick out the best letter you can find in the lesson, and then try to equal or excel the copy. Keep changing from one letter to the other—that is from "W to F" alternately. A good plan is to make a letter as good as you can, using a lead pencil,—then take eraser and rub out the part that doesn't look "just right," keep on erasing and correcting until the letter is as good as you are able to make it. By that time you will have a good mental picture of the letter, and you'll be surprised to learn how quickly you will be able to reproduce (with pen) what you have in your minds eye.

Lesson forty-nine

Say, why not write this lesson at least once a day during the entire month of January. Don't you think your last specimen would be better than the first? Try to write it a "little better" each time—watching carefully the spacing between words, between letters, height and width of letters, slant straightness, margins, ink, pen, position, movement, etc., and the many little things not usually taken into consideration by the thoughtless writer. There is a lot of fun, pleasure and real enjoyment in writing if you get on the "sunny side."



Lesson fifty

This will be a review lesson. See how orderly, systematicly and gracefully you can make the exercises—and in all your writing try to excel. It is possible to practice (just "blaze away") too much and neglect the "study part" of writing. It pleases business men to see writing that is orderly, systematic, graceful and plain. Not the number of strokes in each letter, flourishes, curlymacues, etc., but HOW EASILY, HOW RAPIDLY, HOW PLAIN. Let your motto for 1909 be (if you haven't already chosen one)—LEARN MORE, EARN MORE, BE MORE.

CRITICISMS

G. F. R., Md. Avoid retraces, blots and erasures on pages. Try to have all work neat.

E. E. M., N. Y. The "w" exercise is a "peach," as the boys say. All your work is good.

W. A. D., Ill. Lesson 12 is a good one. Down strokes in "i" and "n" seem rather short.

D. M. McL., O. Good; Glad to know you know what to practice on without being told. You are now ready for the other plates.

R. M. C., Mich. You are doing real well for not having had any more practice than you have. Stay right with it and you'll soon be in a position to appreciate the efforts you have put forth.

D. L. J., Ga. You need better quality of paper. Better material all around would assist you.

C. W. B., Tex. You are still inclined to shade a little in business writing. Just see how accurately you can make each letter while you practice.

L. H. B., Md. You sent considerable work that did not belong to the series of lessons. Make "E tracer" wider according to height.

R. L. H., O. Glad to know you are so penmanistically (as you expressed it in the Complimentary Closing of your letter) inclined. That means half the battle.

O. S., Okla. Some of your letters are too compact—too near together. Would suggest that you spend considerable time on movement exercises.

H. A. T., O. You have developed a very light dainty line. What you need now is form study.

M. B., Ky. Use a finer pen. Avoid using the fingers in Arm Movement Writing.

F. M., Ky. Try for a lighter line—and more movement. Spend most of the time on movement work for a while.

D. L., Mass. Your lines are very strong and business-like. The top part of "C" bothers you.

H. C., Mich. All your work is above par. You write your name very beautifully.

F. M., Mich. You have not practiced as much as your classmates. However, your writing may soon be away in the lead if you keep on as you have begun.

M. S., Mich. Ink too pale. You have started out nicely, what you need now is more practice.

R. MacD., Mich. Stick close to line of writing. Good grade on all work sent.

B. W., Mass. First stroke in letter "p" slants more than the other letters. You are doing very good work, indeed.

P. A. S., Md. Your specimen shows up well. You'll surprise some of your neighbors with a Certificate ere long.

L. L. W., Tenn. Appreciated your letter very much. Your specimens are models when it comes to arrangement and neatness and fairly good execution.

J. J., Md. Read carefully the criticism of others from Md. Avoid gripping the pen.

W. S., Pa. You are doing better. However, you need to spend much time on the exercises.

H. A. C., Pa. That's right. Start right in on the lessons and go after it for all you are worth. Try for any prize you want to.

C. H. H., N. D. You, too, have some excellent work this month. All up to grade. Keep on.

W. S. S., Ill. Many good things about your writing. Watch extended loop letters—both above and below line of writing.

L. A. G., O. Make bottom part of "E" larger. Also watch all ending strokes.

D. M. T., O. Curve the first stroke more in "t." Doing some good work.

E. A., O. Not enough movement in your work. Good writing means the combination of "movement and form."

F. L. W., Pa. That's right, go right after the Professional Certificate. Study turns and angles very carefully. "X."

P. M. L., Ia. Watch the loop part in P carefully. You are ready for next month's work.

H. H. Z., S. D. You have a tendency to press down a little on the pen in making down strokes. Keep all lines light, smooth and even.

A. A. A., Mass. Certainly, you are eligible for competition in one or more of the prizes. Come right along with only your very best work.

L. A. N., Pa. Watch finishing strokes more particularly. Your work shows that you are working hard to learn. Success to you.

D. S. W., Md. Stick right to copy until you master it before changing to another one. Hard work means as much as anything else when it comes to learning to write well.

W. S. F., Pa. Would suggest that you write the small letters taller. Your writing appears rather flat on account of letters not being tall.

A. M. J., Me. You have followed instructions and copies very carefully. If you keep on, as you have begun, a Certificate will soon be within your reach.

E. E. M., N. Y. Your novel way of sending all copies on one page received and appreciated. C exercise not round enough. Other work fine.

W. H. S., Pa. You have not made the ellipses compact enough. Practice more on the ellipses, and also lesson 10.

D. E. B., Kans. All your lines are dainty and free. Now study form very carefully and "good writing" is yours.

G. G. B., Ind. Your work on lesson 12 is the best received. You'll be a "top notcher" if you keep on.

B. L. W., Mass. Doing good work. No special criticism on specimens written Nov. 1st.

M. J. W., Mass. Your product pages are arranged and written very well. In fact, it is some of the neatest work received this month.

L. M. N., Me. Figure 9 slants more than the others. Also watch the slant in all your writing.

E. W. C., Mass. You read the wrong criticism in THE NOVEMBER BUSINESS EDUCATOR. Avoid sharp turns as you finish the *m* and *n*.

P. L. P., Ky. Your "compendium-form" way of sending copies is O. K. You will do well to spend more time on Lesson 25.

D. B. J., Ky. You sent altogether too much paper and not enough of your very best work. Quality is wanted instead of quantity.

L. J. R., Mass. You need better quality of paper. In practicing capital letters, avoid having letters touch one another.

H. T. K., Wyo. You need a thorough review on Lesson 27. Why not write on ruled paper?

F. T. C., Calif. You are improving—but you need more movement in your work. Avoid making letters too round.

C. W. B., Tex. Your work this month shows systematic practice. It's always best to stick to one thing until it is mastered.

D. M. K., Wis. You need to review *J*, *r* and the sentence writing. On the right track.

A. T. O'C., Mass. You have followed instructions to the letter. All work up to grade as far as you have gone. "X"

Britt, Ia. No name. Am afraid you are too anxious to secure a Certificate instead of a good hand writing.

J. T. T., Nebr. You write a good hand now, and, no doubt, will be able to secure a Certificate by March. Good work on letter "o."

I. V. W., Md. Say! Some of you penmanites in Md. are "comin' right along." Stick close to base line. Compare your work with copy every now and then.

C. W. B., Tenn. Sorry to hear that you have not been well. Your writing is weak in places but that will get stronger as you get stronger.

J. F. L., S. Dak. You miss the base line quite frequently. The pen you used was worn out.

E. H. T., Wyo. You are doing exceptionally good work. First stroke in *D* slants too much.

O. B. W., Ill. Ask your teacher how to fold paper to insert in envelope. Figure 3 seems most difficult to you.

M. B., O. Avoid blots and spots on paper. Some business men are very strict when it comes to neatness. Review letter *J*.

J. B. W., Kans. Your work is very strong and business-like. Watch spacing between words—nearly all too far apart.

G. R. Md. Review lesson 25—especially the wavy lines. You make several fine letters.

M. L., Kans. If you can, use darker ink. Quality of work sent, however, is up to "X."

Hilda Roesch, 1113 Franklin St. Strive for more movement in capitals. Some of your work is real good.

O. D., Mass. You make your *p's* three times too long. Improvement comes by careful, systematic, thoughtful practice.

G. C. B., Mo. Your work deserves special commendation. Watch shoulder part in *r*. "X."

J. W., Mo. Well pleased with some of your work—but you lack movement. Let the muscles of the arm do the work instead of the fingers.

A. P., Ill. Send specimens of all lessons given in THE OCTOBER BUSINESS EDUCATOR. You will make it fine if you use more movement.

E. B. B. Don't know where you live. You have not practiced enough on the October lessons. Spend much time on Lesson 30.

V. E. M., O. Review lessons 25 and 27. Top part of *J* too wide.

B. E. W., Ky. You need to watch slant more than anything else. Study copy frequently.

F. U., Md. Certainly, your work will be accepted. You will make your sister hurry.

B. F. Q., Ky. Better spend more time on the figures. Also review *J*, *r* and I".

A. W. A., Conn. Writing O. K., but you ought to clip or fasten your specimens together in some way. Business men like things orderly.

V. B., Ind. Spend more time on the lesson containing the different "signs," etc. Also review *r* and *s*.

W. S. F., Pa. Review the ellipses. Make small letters taller—and let the work continue.

A. Wismar. See that the second part of "a" is make like "i." You have a tendency to retrace too much.

P. L. O., Pa. Well pleased with the quality of your paper and ink. Do you possess a Certificate? "X."

E. M. W., Ia. Finishing strokes in many letter are too blunt—not free enough. Continue the movement after the pen is raised from the paper. "X."

H. T., Wis. Review the I" tracer. You, no doubt, will be able to win a Certificate by June.

G. E. W., N. Y. You have done very good work on all copies except the *r* and *s*. Curve the up-stroke considerably—and get letters pointed at the top.

H. E. H., Md. You have not mastered the *r* and *s*. You can learn to make the *r* and *s* as easily as the other letters by careful thoughtful practice.

N. S. S., Tex. My heart began beating just a little faster as soon as I read your letter, and that you contemplate entering the Zanerian the first of the year. You have made a wise decision.

Z. B. B., Wash. Glad to receive your good specimens. Hereafter, send only about 1-10 as much paper. Watch finishing strokes.

G. S., O. You are following instructions and copies very carefully—and doing good work. Not enough movement in some letters. "X."

D. S. W., Md. Letter *R* is twice too long for its width. You should study form more.

G. A. E., O. The figures are not as good as your other work. Many fine letters.

Z. C., Minn. Start the first stroke in *J* upward. I' slants too much. Other work "fine."

M. E. S., Md. Not enough movement in letter *J*. Make *M* taller according to width.

M. R. S., Md. Will answer your question in one word—"carefulness." And that is of more importance than the other two requisites.

M. M., Tenn. Make *w* smaller and watch finishing stroke carefully. First stroke in *m* and *n* is made with a left-hand curve.

P. A. S., Md. Good work on Lesson 29. Lesson 22, however, needs a thorough review.

L. L. W., Tenn. Yes, you have made improvement in one month's time—and on the right track. Glad you are working in a "real bank."

E. T., Mich. You sent considerable work that did not belong to the series of lessons. On account of being used to the vertical style of writing, you need to watch slant very carefully.

L. V. W., Mich. Review lessons in THE SEPTEMBER BUSINESS EDUCATOR. You have not had enough drill on the movement exercises.

T. G. B., Mo. The large design shows up well. Make bottom of *E* larger and round.

R. N. T., N. Y. You read the wrong criticism in THE NOVEMBER BUSINESS EDUCATOR. Did you receive personal letter sent you?

R. V. C., Ia. Your practice sheets are very systematically arranged. It tells me that you are careful in other things Review lesson 10.

G. P. B., Pa. Did fine on letters *D*, *I* and *U*. Study form of figures 4 and 7 carefully.

F. L. C., Ind. Pratice only the copies as given in THE BUSINESS EDUCATOR. Get plenty of movement in your writing right from the start.

H. H., Md. Good paper—but ink rather dim. Watch angles and turns in small letters.

E. McK., Pa. Make top part of *P* larger. All your capitals are small. More movement, please.

F. K., Tex. Well pleased with lessons 14 and 15. You will be a "good writer" some day if you keep on as you have begun.

N. C. I., W. Va. Yes, can recommend THE BUSINESS EDUCATOR most highly. There were six mispelled words in your letter. Don't spend too much time on penmanship and then neglect your spelling.

R. P. S., Md. The letters made below line of writing are too long. The same is true of many of the loop letters above the line.

E. R. T., Wash. Doing nicely. A good grade on this month's work. Keep on.

J. F. L., S. Dak. You used too coarse a pen—or perhaps it was worn. Review the direct and indirect ellipses.

A. A. A., Mass. You, no doubt, have the ability to become one of the finest penman. No criticism needed on work sent.

M. W., Ky. Get more freedom in your work. Watch extended loop letters—and the line you write on.

C. A. W., Wis. All copies sent are good. Your page writing, however, doesn't show up well.

F. B. E., Ia. You are improving right along. Am proud of your work. "X."

F. W. H., Calif. Very good, indeed. Now go right after the other lessons.

B. M. P., O. Your movement design is "fine." Just one "a little better" received this month. Your penmanship, too, is coming right along.

H. W. S., O. No, the slant of your writing is all right. Study form of letters more closely.

D. N., Wash. You have done exceptionally well on all copies. All up to grade as far as you have gone.

F. L., R. I. Your writing is up to certificate grade right now. Why not get after the Professional Certificate? "X."

C. H. H., N. Dak. You have a good quality of line all through your writing. Study form—and you'll make it fine if you keep on.

L. M. L., Minn. Good work on *E* and *E* tracer. Will await your other specimens with much interest.

R. L. K., O. Make the *o* smaller. Review letter *E*. Other work O. K.

L. H. S., Mo. You used too coarse a pen. Make down stroke in small *c* straight.

M. S. L., Mass. Study figure 4 carefully. Finish *O* with a swing to the right and upward.

H. J. C., N. Y. Sorry to know you have been afflicted with Pneumonia. Your penmanship, no doubt, will improve as you improve.

E. A. T., Wash. You have done real well this month. Review letter *J*—and then go ahead.

K. Taylor. Not enough movement as you finish letters. It is quite noticeable in the letter *D*.

W. A. D., Ill. Lesson 22 isn.t up to your other standard. Also review Lesson 27.

D. N., Wash. Continue the motion or movement after you raise the pen. Letter *J* too perpendicular.

H. B. R. No state given. Lesson 12 is excellent. In fact, all your work is good.

C. E. B., Vt. You have made considerable improvement since receiving your first specimen. Notice beginning stroke in *J* carefully.

W. B. I. You, too, omitted your address. Have made a good start. Curve up stroke in "C Exercise" more.

C. H. M., Mich. The quality of your line is excellent. Study height of small letters.

M. R., Md. Figure 8 too open at top. You are improving.

M. L. Ind. Letter *E* isn't made as good as the other letters. Start it with dot or small loop.

M. D. A., Md. Watch spacing between words in "I am gaining." First stroke in *S* too short.

R. H., O. You make excellent I"s. Practice more on the wavy lines.

C. D. B., W. Va. You have developed a light line. Now you need ink that flows more freely.

J. D. G., Ky. You have not mastered the first few lessons. Don't see how many copies you can write but how good you can write each one.

T. F., Ky. You slant the *P* too much. Not enough movement in capitals.

W. J. B., Ky. Why not get better ink and paper. Learn to criticise your own writing.

E. N. H., Ore. See that the second part of *r* is made almost like a right angle. Figures good.

R. A. N., Md. Watch beginning as well as down strokes in *m* and *n*. No other criticism.

M. M. R., Ky. Study form of *R* carefully. Work on *M* and *N* is excellent.

L. Flesher. Watch the "hook part" in letter *w*. Also study form of *E* carefully—and then go ahead.

J. A. H., Pa. Nice work on the different "signs." You have not mastered the letter *r*.

C. M., N. J. Not enough movement in many of your letters. You have good form and ought to make it O. K.

O. L. H., O. All your work is arranged fine. Some "fuss" in your ink.

L. A. N., PA. You are using too much finger movement in small letters. Try for freedom

J. A. T., Ida. Your letter and work did me about as much good as any received. Letter *P* is the only weak letter,

W. H. S., Pa. 2c due. You enclosed 19 sheets. One would be plenty if it contained only your very best work.

J. H. J., O. Little more practice needed on lesson 30—and then go on. Avoid extra flourishes and strokes.

E. R. L., Ill. Review letter *J*. Study form as well as arrangement of work on page.

E. C. Patten. Keep all capitals the same in height. Watch finishing stroke in *R*.

D. L., Mass. Your work is arranged very well. Don't bring up the last stroke in I' so high.

W. A. M., Mo. Thanks for your good letter and enclosures. You will need to study form very carefully in small letters.

E. H. McG., N. J. Excellent specimens. *P*, occasionally, slants too much.

M. A. D., Ga. Good work on all copies sent except the I' tracer. Study form of *R*.

SPECIMENS

Mr. Henry Wolfe, of Butte, Mont., enclosed some cards in a recent letter to us which indicate that he has a great deal of natural talent and could becomes a very fine penman.

A beautifully written letter, in the ornamental style, is received from Mr. J, G. Christ. He states that the "Grip" has stung him hard. His writing, however, shows none of the evil effects of the stinger.

A. N. Symmes, proprietor of the Madison, Indiana, Business College, mailed us specimens showing what his penmanship students are doing. This is the best lot we have ever received from Mr. Symmes. He is an old hand at the business, having held the principalship in some of the best business colleges in the country. He undoubtedly knows how to teach the subject of penmanship in a practical way.

Some more excellent work in arm movement from the pupils in the primary grades is hereby acknowledged from R. C. Cottrell, supervisor of writing in the public schools of Logansport, Ind. Mr. Cottrell is one of our foremost supervisors and as a consequence he is securing most excellent results.

S. O. Smith, penman in the Willis Business College, Ottawa, Ont., sends in a large roll of students' penmanship practice work. We do not see how the instructions Mr. Smith is giving to his pupils could be improved upon. They are writing easily, rapidly and legibly.

T. W. Emblen, the man who has charge of the penmanship in the Elmira, N. Y., School of Commerce, recently showed us what his pupils are doing in their penmanship classes. He submitted a large number of beautiful designs, every one of which was well executed. A design of Mr. A. D. Beveridge was very unique and had it reached us before our Thanksgiving number was published our readers would have enjoyed looking at it.

"Brains are at a premium!"

Not alone brains, but willingness to serve. So if you have brains and ambition you can see what the "top" looks like, if you prepare in Wilson's Modern Business College, Seattle, Wn., or some other first class school. Script cut loaned by J. P. Wilson, proprietor of above school.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

ARM MOVEMENT WINNING.

But a few years since it was thought that finger movement pure and simple, was the natural method of writing for children.

Then came the announcement from eminent educators, specialists who were recognized as something more than theorists, that the large muscles in children develop before the small muscles, and that, as a consequence, children should not be required to do small, tedious acts and arts, for by so doing fingers were forced prematurely into action with resulting harmful after effects.

These same educational specialties, and many more since, also discovered that small arts focused vision too closely and too soon, thereby injuring the eyes. Much small, taxing kindergarten work was soon abandoned, writing being one of the things.

About this time (about a decade ago) the publishers of THE BUSINESS EDUCATOR became intensely interested in the question of how children should be taught to write.

One of the first things they did was to acquaint themselves with the findings of men in authority, such as G. Stanley Hall, of Worcester, Mass.; Col. Parker, of the Cook County Normal, Chicago; and others.

The next move was to spend time in the dissecting room of a medical college to learn the mechanism of the writing machine—the human hand and arm.

Books on psychology, physiology, and anatomy were eagerly and carefully studied to discover the truths rather than the theories of human effort and of such acts and arts as writing in particular. A human skeleton of the shoulder, arm and hand was next secured and mounted. About this time, too, a specialist was employed to deliver a series of lectures upon the composition, function, etc., of the bones, muscles; how they are nourished, trained and employed in performing simple as well as difficult acts.

Next again came the study of the child in relation to youths and adults, physically, and mentally; and a comparison of its ability to do common things with that of youths and adults.

They knew full well that without this basic and preliminary information, a rational scheme of teaching as well as of writing for children, youths and adults, from the three-fold standpoints of phychology, physiology and pedagogy would be out of the question.

Their next move, covering in all some ten years, was to test this information by seeing how children wrote, why they wrote as they did, whether they could write otherwise if so instructed, etc. Many of these experiments were made through wide-awake supervisors of writing (former students of theirs, to whom credit is cheerfully given), who reported the results obtained from widely different sections of the country as well as from varied local conditions.

This information and those test experiments enabled them to know how to adapt the child to the art of writing through proper training at the right period of development, as well as to adapt the art of writing to the changing mental and physical conditions from childhood through youthood to manhood.

As a consequence, Arm Movement is now being taught to thousands and thousands of children, who, previous to a year and two years ago, were struggling along with little, eye-straining, cramped, finger movement forms.

More healthful positions, less eye straining, plainer forms, and free arm movements are the result of following carefully, patiently and logically the suggestions of men who are recognized and revered the world over as educational seers.

Arm Movement is winning reforms and results under normal conditions, without extra time or effort on the part of teacher and pupil, never heretofore secured. No wonder book companies are waking up, and competitors are endeavoring to cling to their pet hobbies of one way for all, no matter how young or old, big or little, ignorant or wise, innocent or shrewd, clumsy or supple.

The teaching of children is a vastly different problem from the teaching of adults. But their training should lead gradually and logically from the child to the adult without unlearning or wrong habit forming, as well as without *straining for results* along the way. This is what Arm Movement is accomplishing at the hands of regular teachers and common, average, every days pupils from the age of six years and upwards.

GLAD AND SORRY.

By the time the October BUSINESS EDUCATOR was printed all of the September numbers were gone, and by the time the November number was ready for the mails the October BUSINESS EDUCATOR was exhausted. For this we are thankful, bespeaking a most healthy support, yet we regret very much that we have been unable to grant the request of hundreds to have their subscriptions begin with the September number. We can date subscriptions from November only. If preferred, new subscriptions may be dated from January, the beginning of Mr. Leslie's lessons.

Again we desire to say, we are glad and thankful for your generosity in the way of support, and sorry we cannot accommodate those who wish September and October numbers of THE BUSINESS EDUCATOR.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE BY-PRODUCTS OF COMMERCIAL TEACHING

Not a few commercial teachers, and that includes special teachers of almost all branches, seem to think that if they instruct in bookkeeping, correspondence, penmanship, spelling, arithmetic, commercial law, etc., they have thereby done their full duty to their pupils, their employers, and themselves. But nothing could be much further from the truth and consequently from true teaching.

If something is not said or done each day to encourage more hygienic living, by way of sufficient sleep, physical exercise, and nutritious food, then an opportunity has been missed to do some one good. For, no matter how efficient our professional or technical instruction may be, if health is not safeguarded by correct living, ill health will soon undermine and vitiate the knowledge and skill taught and attained.

If something is not said or done to encourage square dealing, faithful service, and industry, then the setting of the sun has seen an asset turned into a liability through neglect. For a machine which may be worth much today may soon be rendered worthless by neglect and nonuse.

For, after all, what we teach our commercial and shorthand students is of value to them, and consequently to the school and the teacher, only in the proportion that it is backed up by health and reliability.

A word of caution or of advice or of reproof or of cheer or of encouragement or of criticism or of suggestion at the right time and in the right manner is sure to bear fruit on the part of one or more of your hearers.

Be bigger and broader than the mere technic of your profession, and you'll be both better and more valuable for it.

THE NATIONAL FEDERATION OF COMMERCIAL TEACHERS

"Holiday Time" to Commercial Teachers means something more than Christmas joys and New Year aspirations; it means none the less of these old and yet ever new feast and flow of soul days, but it means Federation time, fraternal greetings, renewed inspiration, loftier aspirations, higher ideals, increased enthusiasm, broadened ideas, a more unselfish devotion to our cause, and a larger faith in our fellow workers. And are these not worth while to sandwich between Christmas and New Years? The week if spent at home is too long for continual feasting and yet too short for much business achievement. The Federation fills the gap most admirably.

Christmas or New Years or both can be spent with kin and personal friends; the time between can be spent with professional and personal friends; thus making the holiday time of ten days one round of enjoyment, inspiration and improvement.

It may be a little too strenuous for those past the Osler limit of iniative, but it seems not a whit too much for those who recognize that "A change is better than a rest." And what is more restful than a change of scene, of landscape or city; and what is more beneficial than to be separated temporarily from those with whom we associate three hundred and sixty days in the year and to be allowed to mingle with those who have like abilities, aspirations and enthusiasms the remaining four or five days of the year?

And the pity of it is that because of distance and minor causes we cannot all attend each year. But by becoming members we can enjoy to some extent these annual meetings through the medium of the "Official Report" containing the papers read and speeches made there.

Then, too, by becoming a member, whether you can attend this year or not, the inclination of those who do attend will be to move the next meeting in your direction so you can attend. Indeed this is the only way to make the Federation truly national; let all commercial teachers become members from the Atlantic to the Pacific, from the Gulf to and including Canada, and then let the Federation visit the various sections of our country, benefitting alike those who visit and those visited.

THE BUSINESS EDUCATOR is therefore heartily in favor of two things: Holding the Federation meetings between Christmas and New Years; and holding the Federation meetings in the chief cities of our great and beloved country, East, South, West and North.

"A rolling stone gathers no moss," neither does a moving Federation gather, and therefore comprise, moss-backs. Let us move and thereby keep young and enthusiastic and continue to be useful.

Hall—Chamberlin

EDITOR, THE BUSINESS EDUCATOR,
COLUMBUS, OHIO.

DEAR SIR:

Mr. Chamberlain's talks on advertising are interesting, but he makes some statements that, if allowed to pass uncorrected, may lead readers into serious error.

In the October article, the writer refers to 6-point type as agate. Now, 6-point was never known as agate. The size now usually referred to as 5½-point is sometimes called agate, but it is not true agate, for only thirteen lines of it may be set in the space of one inch, while fourteen lines of the agate would go in one inch. Agate is, therefore, even smaller than 5½-point. The 6-point size is known in printing offices everywhere as nonpareil—not as agate. Mr. Chamberlin seems to be confused as to agate and nonpareil, for he asserts that newspapers sell space on the basis of the nonpareil line — which, he adds, is the one-fourteenth part of an inch. The facts are these: that very, very few publications sell space on the basis of the nonpareil line unless figuring on reading notices which are usually sold by the counted line; those who do measure display space on the nonpareil basis regard the nonpareil line as the one-twelfth part of an inch, which is its true value, an inch being seventy-two points and six being contained in seventy-two just twelve times. However, nearly all large newspapers sell space on the basis of the old agate line — no matter what goes in the space, and the agate line is always counted as one-fourteenth of an inch. This is one of the first things the beginner learns in newspaper advertising.

Mr. Chamberlin says in another article: "Price should be a leading feature of *all* ads." It would be business suicide for Dodd, Mead & Co. to state in its magazine (ads.) that the price of the cheapest bound set of the New International Encyclopedia is about $80. In retail advertising, it is usually advisable to give price, and price should always be given when it is a selling argument, but the rule as given is a dangerous one to follow invariably.

S. ROLAND HALL.

November 28, 1908.

LINES

(Written after hearing a lecture by my friend, Prof. W. N. Ferris, Dec. 28, 1906.)

I heard the voice I longed to hear
Repeat the words I knew so well;
But what I felt that moment there
My heart, but not my tongue can tell.

It were as if a star, which I
Had chosen as my friend and guide,
Had left its orbit in the sky
And shone in splendor at my side.

For I, albeit in humbler strain,
By narrower limits compassed round,
Essayed to cast off custom's chain
And raise the lowly from the ground.

But let that pass. It is not those
Who flatter that foretell the true;
Thought is immortal; he who sows
The germ becomes immortal too.

The world will change from year to year,
And with the world mankind will change;
And what may now so strange appear
In ages hence may not seem strange.

W. P. STEINHAEUSER.

Asbury Park, N. J.

ACCOUNTANCY

P. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

ANSWER

Financial Statement

BROWN & WHITE, OCT. 1, 1908

ASSETS					
Cash and cash items		$ 3450	00		
Goods in stock		37600	00		
Accrued charges on consignments		55	00		
Store and lot	$ 8000.00				
Depreciation on store, 5 per cent. yearly	650.00	7350	00		
Furniture and fixtures		2800	00		
Horses and wagons		950	00		
Book accounts	14590.00				
Provision for bad accounts, 5 per cent	729.50	13860	50		
Wages advanced		92	00		
Notes receivable		2680	00		
Taxes and insurance, prepaid		210	00		
Total assets				69047	50
LIABILITIES					
Loan account, special		$ 4000	00		
Interest accrued on above, 6 months		120	00		
Mortgage on property		4000	00		
Interest accrued on above, 3 months		50	00		
Accounts payable, on the books	$ 5620.00				
Accounts payable, not entered	1310.00	6930	00		
Notes payable		1540	00		
Bank loan		600	00		
Due on labor account		45	00		
Total liabilities				17285	00
Present capital of firm				51762	50
Partners' Accounts					
Brown's investment	20000.00				
White's investment	15000.00	35000	00		
Deduct —					
Brown's private account	2200.00				
White's private account	1110.00	3310	00	31690	00
Net profit				20072	50

NOTE - Customers' notes under discount at the bank form a contingent liability and therefore should be watched.

Partners' Statement

MR. BROWN'S ACCOUNT					
Investment account		20000	00		
Private account —					
Credit one-half net profit	10036.25				
Deduct drawings	2200.00	7836	25		
Total interest				27836	25
MR. WHITE'S ACCOUNT					
Investment account		15000	00		
Private account					
Credit one-half net profit	10036.25				
Deduct drawings	1110.00	8926	25	23926	25
Aggregate capital				51762	50

Journal Entry

Sundries to Sundries $69777.00

DEBITS		
Cash	$ 3450.00	
Merchandise	37600.00	
Store and lot	7350.00	
Furniture and fixtures	2800.00	
Horses and wagons	950.00	
Accounts receivable (specify)	14590.00	
Notes receivable (specify)	2680.00	
Consignments (specify)	55.00	
Taxes and insurance	210.00	
Wages—overpaid	92.00	
CREDITS		
Loan account		$ 4000.00
Mortgage account		4000.00
Accounts payable (specify)		6930.00
Notes payable (specify)		1540.00
Bank loan		600.00
Interest account (accrued)		170.00
Wages—overdue		45.00
Reserve for bad debts		729.50
Brown's investment account		20000.00
White's investment account		15000.00
Brown's private account		7836.25
White's private account		8926.25

The reader is no doubt familiar with the theory and practice of single entry bookkeeping but it is possible that I may be able to add some light to the subject by means of a practical problem. This plan of keeping books has some merit, though details are not always shown, and it is no doubt more convenient for the business man who keeps his own books during spare moments, than a set which requires extra time and work to keep them in balance. Indeed the bookkeeper or accountant will usually find a sort of single entry books in vogue where he is employed to open for the first time a new set of books, and much of the data required may have to be gathered from sources outside of the books entirely. From experience I have found that the majority of so-called single entry systems approach more nearly the double entry principle, by keeping numerous nominal accounts in addition to the purely personal accounts on whose use the single entry principle is based. Therefore they cease to be purely single entry books.

The following problem is given and answered for the benefit of the less experienced readers:

Problem.

The following data are taken from a set of books that have been kept by so-called single entry. The firm of Brown & White is a partnership in which they share profits and losses equally. Each partner received a salary of $150 per month.

Adjust the accounts, prepare the necessary financial statements, and show the journal entry required to change the books to double entry—in case the same ledger is used, and in case a new ledger is used.

Oct. 1, 1908. Brown's investment $20,000, his personal acct. Dr. $2800; White's investment, $15.000, his personal acct. Dr. $2,100 and Cr. $390. The firm has a special loan from Brown of $4000, dated April 1, 1908, at 6 per cent. interest, both principal and interest payable in one year; cash and cash items $3450; goods in stock, $37,600, $8510 of which are inventoried at the market price; consigned goods in store room $1080, and $55 accrued charges on same; store and lot valued at $8000 two years ago when the $6500 store was built; furniture and fixtures, $2800; horses and wagons estimated $950; book accounts, $14,590, expected to net 95 per cent; salaries and wages paid, $5,725; wages paid ahead, $92, also due and unpaid, $45; interest paid, $84; accounts payable, $6,930 (only 1-3 of this amount is shown on the books, the remainder is collected from other sources); trade notes outstanding, $1,540; notes receivable $2,680 (one of these notes for $1,000 is lodged with the bank as security for a temporary loan of $600, for which they hold the

firm's collateral note); customers' notes to the amount of $820 are under discount at the bank; mortgage on store and lot $4,000, interest accrued for 3 months, at 5 per cent.; sales of merchandise $64,000. For the past 4 months, salaries to partners have been charged to their private accounts. Taxes and insurance prepaid are estimated at $210. The books are to be kept hereafter by double entry.

Order of Changing to Double Entry.

1. Inventory all assets and liabilities. See that everything is included.
2. Prepare financial statements. similar to the one shown herewith.
3. Credit each partner with his share of the profits and balance the account. In the accompanying proposition the investment accounts remain intact.
4. If the same books are to be used, open such additional accounts as may be required to exhibit all of the assets and liabilities. At the same time plan the nominal accounts that may be required, and arrange their locations in the ledger. If a new ledger is to be used, it is advisable to close up all accounts in the old ledger with the necessary explanation in each.
5. Prepare journal entries which when posted will bring the ledger into balance. This entry will be practically a copy of the assets and liabilities taken from the statement. These amounts already in the ledger are to be checked and not posted. Instead of making a journal entry the amounts could be entered directly into their respective accounts.
6. If a new ledger is used, proceed as usual in the matter of journal entries and provide a proper classification of ledger accounts. Post all amounts that appear in the journal entry described herewith.
7. After the books are opened take off a trial balance to test the equilibrium of the ledger. This is important and should not be neglected.

Profit and Loss Accounts for Single Entry Books.

I have frequently been asked to compile from single entry books the details of income and expenditures for the past year in the form of a Loss and Gain Statement. This information can be secured readily enough as a rule and though considerable work is involved in doing so a fairly accurate statement can be prepared.

Shortly stated, the system consists of analyzing the cash into Cash received from Customers, Cash Paid for Goods, Business Expenditure, under various convenient headings, and other special items, so that the analysis as a whole may absolutely agree with the Cash Book. Stock must of course, be taken at the commencement and end of the period, or if the Opening Stock is unknown it must be estimated upon the best available basis, and the accuracy of the resulting account, will be entirely dependent upon the accuracy of this estimate. Assuming, however, that the opening and closing inventories are known, the Sales are arrived at by adding to the Cash received from customers, the closing Sales Ledger Balances and deducting the opening Sales Ledger Balances; the figure of purchases is obtained by adding the closing Purchase Ledger Balances to the Cash paid for goods, and deducting therefrom the opening Purchase Ledger Balances; while in the same manner the various items of Business expenditure are adjusted by outstanding amounts at the opening and closing of the Period, so as to obtain the Expenditure incurred during the current period, whether actually paid or not. These figures being arrived at, they are put together in forms of a Profit and Loss Account in the usual way. The details of receipts and payments appear in the Cash Books and may be separated at any time into classified lists or accounts, showing outlay and income. To these must be added the current bills or accounts that are not yet shown on the books.

THE CO-OPERATIVE MOVEMENT A GREAT SAFEGUARD AGAINST FRAUD

At the opening of the autumn activity, the proprietors of two of the leading business schools in Brooklyn were comparing notes in a friendly and confidential manner. The successes and failures of the past year and the prospects for the future were spoken of without jealousy or restraint. The conversation was incidentally turned to the matter of canvassers; and they were comparing notes as to the individuals employed, the prices paid for their services, the methods of work, the results obtained, etc. So interested in each other's affairs did they become that the fact dawned upon them that each had employed a canvasser whose methods, personal appearance, former experience, and personal history were suspiciously similar. Upon comparing the handwriting of these two (?) gentlemen, there was no doubt but that it was one and the same.

He was engaged, under the name of Edmon L. Wellman, to solicit for one of these schools in April, representing himself as having been graduated from the University of Wisconsin, and his services were continued until September. About the first of July, he approached the other principal and stated that he was out of employment looking for a situation as canvasser, and was engaged on trial under the name of E. C. Turner, and a graduate of the University of Chicago. At first, his services in the new situation were quite satisfactory; but his reports seemed more vague and inaccurate as the time passed. The principal made several personal investigations to verify his reports and found them to be for the most part inaccurate and many of them entirely false. At the end of the third week, he was notified that his services would not be continued.

Upon making further investigation, it was found that this solicitor (?) reported, on certain days, a full day's work for each school. On one occasion in particular, he made a report to one that he had visited a dozen or more prospectives in Richmond Hill; for the other school, he reported that he had called on forty or more prospectives in the city on the same day.

All good school proprietors will agree that this is too much to expect from any solicitor; and they are hereby warned against a man of such excessive ambition. In personal appearance, he is of medium size, has prominent nose and chin; his hair is black; his face is covered with a heavy growth of beard which he endeavors to keep cleanly shaven; he wears stylish clothing and presents a generally good appearance and makes a favorable impression. He speaks rapidly and hesitates between sentences; his real name is still unknown to either employer; and it is hoped that he will keep it a secret until he materially mends his morality. He seemed like a young man of sufficient ability to earn an honorable living in any legitimate business.

This information is given not only to prevent other proprietors from being defrauded, but to encourage a hearty local cooperation in the management of private school work.

M. L. Miner,
Miner's Business Academy,
Brooklyn.

Start the New Year right by starting a Club for the B. E.

TALKS ON ENGLISH

S. ROWLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

WRITING FOR PUBLICATION.

Manuscript should be written on only one side of sheets of uniform size. Sheets anywhere from six to eight and a half inches wide and anywhere from nine to eleven inches long will do, but those longer than eleven or twelve inches are not convenient for printers. Nothing is better than white paper, though a great deal of "copy" (the word means anything that is to be set up) is nowadays written on yellow and buff papers, these shades being considered easier on the eyes. The regular typewriter letter sheet, 8½x11 inches, when folded twice fits the "official" envelope well and makes good manuscript for both editor and printer. When possible, all manuscripts should be typewritten, for typewriting not only insure more careful preparation but shorter appearance and a reduction in weight. The better and the shorter appearance increases chance of publication. Leave ample margins for editing. Double-space the regular matter. Quoted items may be written single-spaced to advantage.

If manuscript is pen written, only black ink should be used. Don't expect editors to puzzle over poor handwriting. Edit and correct with strict care. Make capital letters where you want capitals used and don't leave punctuation to the printer. Putting a ring around periods will make it certain that they will not be mistaken for commas. A diagonal line drawn through a capital means "use a small letter here," and three little marks under a small letter means, "Use a capital here."

There's no objection to corrections and transpositions if they are clearly made. And manuscript may be cut apart and pasted together without prejudicing editors.

If an illustration is to be used, draw a square, rectangle or oval—as the case may be—and write in it—"Cut comes here." It is still better to paste in a proof of the illustration, if you have a proof.

Number all sheets at the top. If the manuscript is to be sent to a magazine or a trade paper, write the title of the article or story about three inches from the top of the first sheet Put your name and address in one of the upper corners of the first sheet and in the other corner the approximate number of words in the manuscript. If a pen name is used, that may be written directly under the title. If the manuscript is unsolicited, always enclose an addressed and stamped envelope for its return.

Words may be divided at the end of a line and carried over to the next, but a part of a word should not be carried over to another sheet.

Do not write unless you have something to write about. Get into your subject with the first sentence. Introductions are rarely necessary; if necessary, they should be brief.

Cultivate conciseness. The story of the creation of the world is told in about six hundred words. Paragraph when there is a distinct turn in the thought. Preserve balance by the use of both long and short sentences.

You will make your work ridiculous if you affect "fine writin' " or use expressions like "lurid glare," "hoarse sob," etc. Avoid the hackneyed expressions such as "in our midst," "has accepted a position," "your scribe," etc.; these smack of rural journalism.

Editors do not want articles that have appeared wholly or partly in other publications.

In quoting extracts from copyrighted articles, be sure not to quote so much that your article becomes a substitute for the other, for this would constitute an infringement.

Practical articles accompanied by good photographs or drawings are welcomed by most editors. Illustrations not only make articles much more interesting but aid greatly in making explanations clear.

Trade papers usually welcome interesting items that tell of new things. Items may be written up in this style about a manufacturer's products that will at the same time be excellent advertisements, but if such items are filled with mere praise of the product or of the manufacturer's enterprise, they will probably not be used; if used, such items will more likely disgust readers than to impress them favorably.

It is not necessary to write the editor a long personal letter. State briefly that the manuscript is for sale at the usual rates of the magazine or sent complimentary—as the case may be. It is not a good plan for young writers to set a price on their work.

Do not expect an editor to pass on your article at once. Editors of prominent publications have thousands of manuscripts to read.

Do not feel aggrieved if your manuscript comes back. Put it aside for a week. Then read it critically and you will often see that the editor had a good reason for not using it. Feel grateful for all criticisms and suggestions.

Be prompt in sending items to newspapers. A paragraph on the day the news is fresh is better than 500 words on the following day. The largest daily papers pay out-of-town correspondents from three to ten dollars a column for matter used. They have representatives in large cities, however. Make some arrangement before undertaking to serve as a newspaper correspondent.

Important items are always sent by telegraph (usually after six o'clock, so as to get night rates), and ordinarily preceded by a query, informing the editor that such and such an affair has happened and asking how much matter is wanted.

An invariable rule about newspaper articles is that the first paragraph should give the gist of the entire "story." Magazine stories and general articles usually begin with something designed to create interest, and in the case of stories the unfolding of the plot and the climax is left to the last, but in the newspaper article the important part is told first. The next important detail follows the first paragraph and so on to the end, the least important part of the account coming last. If, for instance, there were a large fire in Minneapolis, the first paragraph of the item should be a statement of about this style:

Three blocks in the heart of the business district of Minneapolis were destroyed by fire early this evening, entailing a loss of ten millions of dollars.

If the reader goes no farther, he at least has the most important fact.

In writing newspaper items, care should be taken to get facts. Remember that the paper is liable for damages for anything of a libelous nature published. Never send anything in the nature of a hoax to a publisher.

Three things are necessary to successful authorship: A live, interesting topic, the ability to get the most out of your topic in the least space, and judgment in finding a publisher. Get a copy of a publication and study its purpose before trying to write for it.

Never submit anything for publication on which you have not done your best. Most successful authors find it necessary to write their articles several times.

METHODS OF TEACHING

COMMERCIAL LAW

Clarence E. Birch, LL. B.,
Director, Commercial Department, Haskell Institute,
LAWRENCE, KANSAS.

REAL ESTATE.

The share of land or property given by William the Conqueror to a follower was called a feud or free. From this came the name *feudal* system. As noted in a previous paper, the feudal system did not long prevent the sale of land. The different interests in land conveyed gave rise to various titles or estates in land, such as estates for life, estates in remainder, estates in reversion, estates tail, fee simple, etc. The latter is the highest interest in land that can be granted. The owner of land in fee simple has an unrestricted right to dispose of it as he likes, so long as it is unincumbered. If not disposed of it descends to the heirs of his body, or if there be none, to his collateral relations. The other estates are more or less restricted.

REMAINDERS AND REVERSIONS.

Suppose A should deed land to B for a term of years, or for B's life: A would still have an interest in the land, since it reverts to him or his heirs after the period of years has elapsed. This interest that A retains is called an estate in reversion. Should the estate be granted to B for life, then to B's son, C, for life, the interest C has in the land during the life of his father would be termed an estate in remainder.

DOWER AND CURTESY.

Under the common law, and by virtue of statutes in many of the states, a widow is entitled to a specified part of the property the husband leaves. This interest is called dower. Similarly the husband was given an interest in the property of his wife, called curtesy. As the states have made many changes and modifications of the old rules, some of them abolishing dower and curtesy, we shall not undertake to specify what the common law allowed to each, but shall instead refer the reader to the laws of his state.

JOINT TENACY AND TENACY IN COMMON.

When by sale or inheritance two or more persons became owners of a single estate they became either joint tenants or tenants in common. The peculiarity of joint tenancy is the right of survivorship, under which the survivor or survivors took the part of a deceased joint owner. The equity courts made it possible for one joint owner to compel a division or partition of the estate. In joint tenancy the shares were equal. Tenants in common did not necessarily have equal shares. There was no right of survivorship, and in the case of the death of one his share went to his heirs and not to the surviving owners. A tenant in common could dispose of his share freely.

WHAT LAND INCLUDES.

A deed of land includes not only the land but all that is above or below it, and all that is attached permanently to it, unless some reservation is made in the deed. Nothing being said in the deed to the contrary, growing crops would go with the land. Fences, trees, buildings, etc., belong to the land. A body of water cannot be deeded, but ownership may be passed by deeding the land lying under the water. The purchaser of land lying beside a flowing stream gets title to the center or thread of the stream; likewise, a purchaser gets title to the center of an adjoining street or road. However, this does not mean that the purchaser has the right to fence or close the road, nor to stop or divert the stream.

CONTRACTS FOR THE SALE OR PURCHASE OF LAND.

All such contracts must be in writing in order to be valid. This provision was first made by the famous English Statute of Frauds and has since been re-enacted with some changes by nearly all of the states. Contractors should see that provisions of the contract are incorporated into the deed. For instance, if it is the intention of the seller to prohibit the use of the premises as a saloon, or if it is desired to prohibit the building of a house of less than $2,000.00 in value, such provision must be made a part of the deed. The writing need not be formal, but must contain all necessary information regarding the agreement and must be signed by the parties concerned. The common impression that paying money down will hold the property is wrong so far as real estate is concerned. There must be writing whether money is paid or not.

THE ABSTRACT.

Many persons seem to have the idea that if an abstract is furnished with property sold that the title to the property is necessarily good. The abstract may show the opposite, as it is merely a history of the title of the property and it may show many defects in the title. It will show for instance, whether the taxes have been paid, whether there are any judgments against the owner that might be collected from the estate, whether there are any mortgages standing against the property, etc. If the seller is to pay the cost of making the abstract it should be so stated in the contract. The seller is under no obligation to pay for the same otherwise.

THE DEED.

A Quitclaim deed merely passes what title the seller has, whether it is good or bad. A warranty deed is a better form, not that it gives a better title, for the seller can convey no better title than he has, but it binds the seller to make the title good. The seller is bound to defend the title and to prevent the purchaser's being turned out of possession by some other person claiming the title. In contracting to purchase land, the purchaser should stipulate that the title must be free from defects.

DELIVERY AND RECORDING.

A deed must be delivered to the grantee after it has been properly drawn and executed. No express, formal assent is necessary on the part of the grantee, but if the deed is found among the private papers of the grantor and has never been delivered to the grantee, it cannot then be recorded in favor of the grantee unless he can show that there were acts and words showing clearly the intention to deliver. In order to prevent other papers obtaining precedence, a deed or mortgage should be immediately recorded. Recording is done by the county register or recorder.

IN CONCLUSION.

The writer has enjoyed the work of preparing these brief talks. That they are brief and inadequate, he fully realizes. This last article, in particular, has been pruned and pared to fit the space for which it is intended until it is questionable whether much of value remains. Possibly something that has been said may set a train of thought in motion in the mind of some one that will result in benefit. That is as much as I dare hope.

INSPIRE THE PUPILS.

I am beginning to learn the value of THE BUSINESS EDUCATOR in the school room. The many good articles inspire the pupils to higher ideals. The quality of writing presented speaks for itself. My most enthusiastic pupils are subscribers, and they look forward to the coming of the paper as if it were a ship laden with precious jewels.

MR. A. E. COLE,
Prin. Commercial Dept., High School,
Tarentum, Pa.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

DIVISION OF FRACTIONS—CONTINUED.

Last month I explained the first two cases of division of fractions. In this article I wish to take up the other cases, showing in detail how I lay a considerable foundation here for our work in percentage later.

The first step then, as usual, is to get the problem before the class. Let us take this one:

$$8 \div \tfrac{4}{3} = ?$$

It is surprising how many different answers one will get from a class as a result of this simple operation. The majority of students have been taught to invert the divisor and multiply. Some, however, "invert" the "eight." Others do something else. Few do the right thing. Here, it seems to me, is a good place to call to remembrance the fact that division is a proof of multiplication. The dividend is a product obtained by multiplying our divisor by some factor which it is our object to find.

If then we write this problem in this form, $\frac{4}{5}$ of some number = 8; find the number, and then proceed to explain every step of our solution by means of a simple diagram, even the dullest pupil will begin to see "light." Let me give here a simple diagram and explanation for the special benefit of any readers who may be new to this kind of business.

8 ft.

2 ft. 2 ft. 2 ft. 2 ft. 2 ft.

A $\frac{1}{5}$ $\frac{1}{5}$ $\frac{1}{5}$ $\frac{1}{5}$ C $\frac{1}{5}$ B

The line A B represents the number we are trying to find. According to the conditions of our problem $\frac{4}{5}$ of this unknown number is 8. $\frac{4}{5}$ of this line, then we will say is 8 feet. By reference to the diagram it is seen that $\frac{4}{5}$ of the line takes in the distance from A to C. Now covering that part of the line from C to B, the class will at once see the remaining 4 parts as clearly shown in the illustration. The question, "If these 4 parts of the line equal 8 feet, how long is one part?" brings clearly to the minds of the class the thought we wish them to get. The length of each of these 4 parts is now written in the diagram. Every pupil now sees that the remainder of the line from C to B is 2 feet, and that the whole line is 10 feet long.

To clinch this I now take this same example in the abstract and require the class to give me the following:

If $\frac{4}{5}$ of a number = 8
$\frac{1}{5}$ of the " = $\frac{4}{5}$ of 8 or 2
and $\frac{5}{5}$ of " " = $5 \times 2 = 10$

It is worth while to go slow here. I sometimes require every member of the class to give an analysis like the above. Following this are many similar exercises, and for a day or two my students either write or give orally an analysis for each problem. In a short time, however the complete analysis will be superfluous. It has served its purpose in fixing clearly the method of solution and may now be abbreviated somewhat. For written work it may appear like this:

$$\tfrac{7}{9} = 35$$
$$\tfrac{1}{9} = 5$$
$$\tfrac{9}{9} = 45$$

For rapid oral work in class students are asked only for the answers. This work leads directly to problems of which the following are a few samples.

A dealer sold $\frac{3}{7}$ of his potatoes for $360. What was the value of the entire stock?

A merchant buys dry goods worth $4,500 with $\frac{5}{8}$ of his bank account. How much money had he in the bank?

A boy lost $\frac{4}{7}$ of his marbles and had 15 left. How many had he at first?

Two boys have $25; One has two-thirds as much as the other; how much has each?

A ball and bat cost $1.40. The ball cost $\frac{1}{3}$ more than the bat; find the cost of each?

These and many others like them are typical percentage problems, only here the relation, or ratio of the numbers is expressed as a common fraction and not as per cent.

Practically all our business college students have some knowledge of percentage. I think it an advantage to call students' attention, at this time, to the use to be made later of this method of division. In the subject of percentage, and its applications, (profit and loss, commission, and trade discount) we find frequent use for this operation. In a later paper I shall hope to apply this idea directly to the subjects indicated.

By the method outlined students experience little difficulty in dividing a mixed number by a fraction. They have now learned to divide by the numerator and multiply by the denominator. Thus:

$$482\tfrac{1}{3} \div \tfrac{4}{5} = ?$$
$$482\tfrac{1}{3} \div 4 = 120\tfrac{7}{12}$$
$$5 \times 120\tfrac{7}{12} = 602\tfrac{11}{12} \text{ or}$$
$$\tfrac{4}{5} = 482\tfrac{1}{3}$$
$$\tfrac{1}{5} = 120\tfrac{7}{12}$$
$$\tfrac{5}{5} = 602\tfrac{11}{12}$$

This is just the same as the illustration given above with the addition of the fraction to the dividend, and and needs the same kind of drill.

The fourth case is now easily disposed of. In dividing an integer by a mixed number I always use the same form of solution as that for simple numbers. Thus:

Divide 72 by $13\frac{2}{3}$

$$\begin{array}{r|r} 13\tfrac{2}{3} & 72 \\ \hline 41 & 216 \end{array}$$

The point to be emphasized here is, that both dividends and divisor are to be multiplied by the *same* number. I have never found any student who would admit any difficulty in understanding this method of division, no matter what method he had been taught. The fact that the denominators are not expressed causes no trouble.

Our fifth case is to divide a fraction by a fraction, and as my experience has brought me no serious difficulties here, I shall assume that others are similarly blessed.

The sixth and last case, however, is one with which most students have difficulty. To divide a mixed number by a mixed number is the proposition. I will use

$$148\tfrac{3}{4} \div 17\tfrac{2}{3} = ?$$

as an illustration

Here again I use the common division form.

$$17\tfrac{2}{3} \mid 148\tfrac{3}{4}$$

The principle stated above under case four is now called up and reviewed, and re-emphasized. This clearly shows that we must not multiply the divisor by 3 and the dividend by 4. Most students will not know what to do here. I direct them to change the fractions to equivalent fractions having their least common denominator. In the place of $\frac{2}{3}$ write its equivalent. Do the same for $\frac{3}{4}$. The work will now appear like this:

$$\begin{array}{r|r} 17\tfrac{8}{12} & 148\tfrac{9}{12} \end{array}$$

Now we can multiply both dividend and divisor by the *same* number.

$$\begin{array}{r|r} 17\tfrac{8}{12} & 148\tfrac{9}{12} \\ \hline 212 & 1785 \end{array}$$

This done the remaining part of the solution is very easily performed. With a little practice students are able to supply the changed fractions very quickly. I find this method a good one for three reasons, viz: it enables students to become more rapid in changing fractions to their least common denominator, they make the the division more rapidly, and they make fewer errors.

Next month I shall consider division of decimals.

The Principles of Ad Writing

C. L. CHAMBERLIN,

OSSEO, MICHIGAN.

Wholesale and General Publicity Advertising.

LESSON 5.

The kind of advertising we shall first mention is that usually known as "general publicity," or "ask the dealer" advertising. The latter term expresses what many of its users mean by the term, but the expression wholesale advertising is a broader one as will be shown in this lesson.

"Ask the dealer" advertising is that form of publicity which is intended to act upon the consumer and influence him to ask his local dealer for any article he has seen advertised.

The ad has two results—first, to send the interested consumer after the article; second, to influence the local dealer by the amount of such advertising and the number of such calls made upon him, so that he will order it, and, in future, keep it in stock.

"Ask the dealer" ads appear in any and all classes of periodicals; the more these periodicals are read the better it is for the man who advertises in their columns.

In placing advertisements of this kind the advertiser must take into consideration the class of people who are known to read the periodical. The popular magazines of the better class are used, perhaps more for this purpose than any other. We do not mean the cheap story papers issued monthly which are used so extensively by the mail order advertisers. The manufacturers of soap, coffee, extracts, all kinds of groceries, machinery, and in fact about all lines of goods kept for sale in our retail stores do not use the cheap story papers as much as they do the popular magazines selling at ten, fifteen and twenty-five cents a copy. The poorer classes are not to be influenced to ask for high grade foods or other goods because in many cases they are obliged to purchase the cheaper goods of all kinds.

The subscribers and buyers of the magazines named are mostly the prosperous middle class, all working on fairly good salaries or in business of their own. These are the ones that may be reached and if the advertisement is worded as it should be they may be influenced to inquire at their local dealer's for anything from which they believe they will derive more satisfaction or better service for the money than from the kind of goods formerly used. Such people are to be sought in any kind of periodical which is found to be read by them, and if the right paper is found it is cheap at the price usually asked.

It is for this kind of advertising that The Ladies' Home Journal receives $72000 for the use of one of its pages in twelve monthly consecutive issues. It is in the preparation of this kind of advertising matter that the ad writer finds full scope for his ability.

Cuts of all kinds, types of all kinds, engraved work of all kinds, and in fact every method of modern printing is taxed to its utmost in order to keep up with the demand for originality and new methods of expression.

Funny pictures, comic verses, etc., are used by many of the "old school" advertisers under the plea that they attract attention to the ad in the first place and that after reading the ad people are attracted and interested by the goods described.

We have never been in favor of comic verses, still, if they can be shown to produce results our objections all vanish. Results are the final tests for everything in advertising.

The same may be said of funny illustrations. Many cuts are used which have no real connection with the goods whatever. Some are even misleading and seem to call the reader's attention away from the goods advertised rather than to them. However "the test of the pudding is the tasting" and the test of an ad is as we have said, to bring results.

Advertising of this kind is not intended to sell goods direct; it only creates a general publicity which leads people to recall certain articles and call for them when the need for them arises.

Comic pictures and verses can do no more than create this general publicity, hence they may, at times, assist this method of advertising. But it would be money thrown away to use them in retail or mail order advertising where the ad is expected to create a desire for the article which is strong enough to cause the reader to purchase.

There are a great many words and phrases used by this class of advertisers which have become household expressions all over the land. When a word, phrase or sentence can be made so catchy and attractive that the public will read it and thus remember and repeat it afterward, such expression is of almost priceless value to the advertiser.

"Beecham's Pills, Worth a Guinea a Box," is one common ad heading widely quoted on two continents. "Hammer the Hammer" is a sentence now in use by the makers of a popular revolver. The reader will readily recall many more of these expressions.

There is another kind of general publicity which calls for a greater effort on the part of the ad writer than any other branch of advertising. We refer to the ads of manufacturers and wholesalers placed by them in the various trade papers for the purpose of attracting and influencing jobbers and retailers. Every trade, profession or occupation has its own periodicals devoted to furthering the interests of the trade. The readers of these papers are the various progressive dealers in the goods of their line who read these papers in order to keep informed concerning the new goods being manufactured for their trade.

These men are themselves close, keen business men who expect to receive one dollar's worth of goods for every one hundred cents paid for them. Funny pictures and verses may call forth a smile from these men but they will not bring orders unless backed up by strong selling arguments. Only the strongest and most convincing statements supported by unquestioned proofs and demonstrations will reach and influence such men.

Perhaps you say a traveling salesman gets these orders and no advertising is required. Such is the case in many instances, but a progressive business man will give a salesman little chance to show the good qualities of his goods unless he has already had his attention called to them by advertisements in his trade journal as well as by letters and circulars.

In order to create the impression of being a prosperous, up to date business house the firm must put out advertising of the most logical and doubt removing kind. When a novelty is manufactured and put on the market for the first time it is advertised in the colums of its trade journal. Here jobbers and retailers see the ad and send for prices and samples. Thus the article is introduced to the public.

The difficulty of writing advertising matter for this purpose is greater than that experienced in producing any other class of ads. It is impossible for one man to have had experience in the manufacture of all articles for which he may be called upon to write ads. Yet he must know the goods thoroughly if he would convince others of their desirability. Thus if the advertising of medical

TYPEWRITING

H. BREITENSTEIN,

Abbott Business College,

BILLINGS, MONT.

This month there will be new students entering our schools, so it behooves the conscientious teacher to put into practice the new ideas that have undoubtedly come to him from time to time and to profit by the mistakes he may have made. We certainly have learned something the past year that will make us stronger and more influential teachers than ever before. The students entering school at this time are therefore to be congratulated, for they will have every attention, care and help—the benefit of what the teachers have learned through long years of experience and from the demands of the business public.

The demands of the "Business Public," by the way are becoming greater every year and the business college must keep pace with the demands. This can only be done by the aid of wide-awake teachers. Why, I can remember that it was only a few years ago when the prospective stenographer was only required to write three short letters of about one hundred words each; the first at 80, the second at 90, and the third at 100 words per minute. These letters were then to be transcribed in fifteen minutes; or in other words, a transcribing speed of about twenty words per minute was all that was required.

This test you will probably remember was the one adopted by the different typewriting companies, and when satisfactorily passed, was "safe and sure evidence" that the applicant was a "sure 'nough" stenographer and entitled to all the rights and benefits as such. Things have changed very materially in the last few years. Stenographers must be rapid, accurate, and able to maintain a speed of 100 words per minute for at least three minutes. When this rate is acquired, I believe that the *student* has become a *stenographer*, all other things being equal, and he need not be nervous in the presence of any ordinary dictator. Consequently the recognized test for a stenographer in our Business Colleges now-a-days is a dictation lasting from three to five minutes at 100 words per minute. This, I consider, a hard test in itself, but there is still another side to it—the typewriting. We will grant that the shorthand can be read but will the typewritten transcript pass the test?

So we come to our subject again. For the student that is about to enter his career as an amanuensis, at this time, I would advise that he acquaint himself with every make of machine that is in his school. At least try each one, so that if the first position offered should happen to be in an office where some other than his favorite machine were used, he would not be entirely "at sea." A beginner has enough to contend with when all conditions are favorable, but the teacher knows that often his best student will lose confidence when confronted with some unforseen difficulty, like the one I have just spoken of. Then let us have our students PREPARED.

In one of my former articles I advised the teacher to see to it that the student thoroughly understood his machine from the start. Of course, all of our students are not mechanically ingenious but if we could make them feel the responsibility of taking proper care of their machines, and impress them with the importance of trying to do things for themselves, we would go a long way towards making them independent. Such stenographers are valuable and are soon recognized by the employer—and the salary will take care of itself.

We will also have new students entering school this month, but in a way the foregoing part of this article can be made to apply to the beginner. It will at least help him to understand what will be required of him later on.

We will soon begin to read of new records of speed in typewriting and we teachers should post such records on our bulletin board. They will be an incentive to our students, but let us ever be careful to explain thoroughly what "Net Speed" means. Accuracy first, you know, There never was nor never will be a place in the business world for the "now-is-the-time-etc.," person who claims the ability to write eighty or ninety words per minute.

It would be well to post on your bulletin board (you surely have one by this time) a copy of every form of typewritten work that comes to your notice. Also, the actual letters from business houses that you may receive from time to time. This actual business work placed before the student will corroborate the many rules we have laid down and it will also show what will be required of him some day. While there is but one recognized form for a letter, there are, like in dress, many styles. Every dictator has his own special style of arrangement for his letters, and if we display these different styles as they come to our notice, we can broaden our students along the line of typewriting.

Advertising Continued From Previous Page.

goods or machinery be considered, it will be seen that the facts of their structure, making, and use, are so far reaching in extent and so technical that it is well nigh impossible for one to pick up a smattering which will tide him over an occasional job of this kind. In some lines the subject is still further complicated by the demand for knowledge of all goods with which the stated article is bound to compete.

In addition to the advertising proper there are many other things to be looked after by the advertising department of a wholesale house. There are premium plans to develop and make public. There are many handy little articles to prepare and distribute to jobbers and retailers and to the public at large. All these bear the name of the house or the goods and tend to keep the name ever before the consumer. There are the many cards, circulars, pamphlets, posters, car cards, etc., which must be put out in the right place and the advertising department must see that it is done.

QUESTIONS ON LESSON FIVE.

1. What is meant by wholesale and general publicity advertising?
2. State exactly what is expected from "ask the dealer" advertising?
3. Discuss the use of comic pictures and verses for this purpose. Think over the matter carefully and state your own opinion.
4. Make a list of five common headlines to ads which have become familiar words.
5. Why is the writing of ads for wholesalers intended to attract the trade of jobbers and retailers more difficult than the writing of other ads? State all that should be known say by a man who writes ads for a gasoline engine.
6. Write an ad designed to attract the attention of the public to a new make of soap. Then write an ad for the same article designed to attract and draw orders from a jobber or retailer. Make a list of the differences.

Reading, Pa., Dec. 14, 1908.

ZANER & BLOSER CO.,
Columbus, Ohio.

Gentlemen:—

I enclose check for $2.00 in payment of BUSINESS EDUCATOR for two years in advance. I consider it one of the finest Business Magazines published. The excellent lessons in penmanship contained in each number make it so valuable that it should be in the hands of every commercial student in the United States.

Wishing you the compliments of the Season, I am, Very Sincerely yours,

L. C. McCANN.

THE PROBLEM OF ADOLESCENCE IN THE BUSINESS SCHOOL.

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

At sixteen, it is said, J. Pierpont Morgan wrote poetry and was devoted to mathematics. The mathematical propensity has remained, we may judge, while the love of beauty and harmony now manifests itself in other directions.

Napoleon graduated forty-second in his class. No one knows who were the forty-one above him. James Russel Lowell was expelled from college for continued neglect of his studies. General Grant lost his grade of corporal in his class and served the last year as a private. W. H. Seward was called "too stupid to learn" and Harriet Martineau was thought very dull as a child. Instances of this kind might be multiplied indefinitely.

That period of life, which our amusing friend, George Ade, apostrophizes thus: "Young man, you are just now passing through the d——— fool period of your life," begins sometimes as early as twelve and not infrequently lasts until twenty-five. It It is a stage of transition, of change, of formation, and what the boy or girl is today gives us no hint of the creature of tomorrow.

This age and time has its own spirit, its own vagaries (and they are many), its own secluded and unapproachable haunts of the soul. During this time the adolescent walks apart and is not moved or influenced by the impulses of an older age. He may be morose, jubilant, misanthropic, untruthful, dishonest, reverent, dreamy, greedy, precocious, (worst of faults), lazy, timid, ungrateful, quarrelsome, cruel, gluttonous, whining—in many ways the peculiarities of this time manifest themselves Hardly anyone escapes a period of lying and deceit, although nearly all will resent this imputation, the memory of adolescence fading so rapidly that we forget our own misdeeds. Deep broodings upon suicide are common.

A knowledge of these conditions gives us patience and sympathy—perhaps the first essentials of the teacher. The adolescent is a wanderer, astray in unfamiliar lands, and welcomes the first friendly face he meets. Young people are "queer." Of course, we were different, you and I, for our memories of youth are vague and misty, while childhood is but as yesterday compared to them. No, except so far as the race has advanced a step, we were just like these young demons, you and I—we were mean and deceitful, full of lies and hypocrisy, or else "unco gude," stupid, lazy, atheistic or superstitious – we did not escape and our elders were distressed beyond measure by our unfathomable eccentricities.

The teachers of America handle mankind in the making and we should touch it reverently. We must realize that we deal with the formative period, during which all the virtues are fostered in the mind. The child of twelve has no particular morality. Ideas of right and wrong are merely imitative —and, to tell the fact, many adults never get beyond this stage—reason is in its infancy and honor and justice are but taking root.

Growing-ups seem to be at their worst at about fifteen. In an examination of some three thousand students, conduct was found good at eighteen in 74 per cent. of the cases and the figures for the age of eleven were similar. Conduct declined from eleven to fifteen, at which age only 58 per cent were properly behaved.

It is probable that the fifteen-year old has at this time reached the combative stage of the race—that period where the war spirit was rampant. The individual repeats the history of the race. The boy is a savage, finding joy in torturing flies and injuring defenseless creatures. Under proper conditions he outlives, exhausts, these primal instincts in growing up and civilizes himself as he expands, sloughing off the habits of his ancestors.

If this process is arrested we have a degenerate, a thug, an incendiary, a murderer, a half formed, pitiable, creature, struggling with and succumbing to impulses that an active youth should have outworn—lived up, as it were.

We have noticed that adulthood delights in doing a thing repeatedly and sets up the ideal of perfect skill. The man or woman becomes a devotee of one game—the youth is equally adept at several, tires of a thing done frequently and seeks variety. This is a sign of organic change. For a time bonfires and fireworks give him joy, but when this emotion has been exhausted by use, something else racial and prehistoric takes its place.

At another age the company of "gangs" is wholly desired. At another, the boy wants to be a mighty hunter. If these longings are denied, they remain through life, the charred embers of an old desire, breaking into flame when stirred by a seasonable breeze. We have many perfectly desirable citizens who, after a period of harmlessness, have to don leggins, buckskins and accouterments, and go out and kill something. Defectives of this kind still have a residue of adolescence which crowds out the higher virtues of mercy and manliness.

I have always been grateful to my parents that my "gun-fever" was fully satisfied, though at the imminent risk of my anatomy, and now these hankerings after slaughter are slight and feeble.

So, I say, we must allow and encourage expression of these impulses and not repress them. But recently I have observed a young woman, almost perfect mentally, and yet she cannot accomplish anything in her school work because of a playful and "flighty" disposition. She admits an arrested period of play between the ages of twelve and fifteen. Without doubt this is the cause of the delayed and inharmonious result. Probably every teacher has observed instances of similar nature.

Memory at this period is usually imperfect. Liebig, the great chemist, as a child had no auditory memory and could not remember anything told him. There is rarely, in any course, any true memory training, and if the business school but attends to this, it will do well. Strictly speaking, however, there is no such thing as an imperfect memory. What is at fault is the process of recollection and the modes of thinking. For a full discussion of the memory, see James' Pyschology, Vol. I, page 643. There should be at frequent intervals, the necessity for recalling past instructions and events. The necessity for doing some particular duty at a pre-ordered time is excellent. "Memory drills" such as memorizing quotations or verses to "strengthen" the memory are quite useless.

It is a frequent complaint made by querulous elders that young persons "cannot think of anything." This is quite natural, but in a training for business, so great a lack must be supplied. Frequent exercise of the power of recollection is an excellent aid. Herein lies the benefit of weekly or monthly tests.

Deductions are quite odious, to be sure, yet many will wish to know just where this interminable discussion of juvenility hits the mark. We may divide the business course into artificial and natural activities. Under the former we class the results of acquired knowledge, of investigation and reason, such as bookkeeping, arithmetic, spelling and language as the science of grammar. Under natural

(*Continued on page 29.*)

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the Interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Report of the MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION

Held in the Kansas City Central High School, Kansas City, Missouri

Reported by E. R. Sanford, St. Joseph, Missouri

NOVEMBER 27-28.

The meeting was called to order by the President, P. B. S. Peters and with a few words regarding the purposes of the organization and its hopes for the future, introduced Mr. C. T. Smith, President of the Western School Managers' Association who delivered a hearty address of welcome to all. This was responded to by representatives from the several states represented at the meeting. Mr. A. F. Harvey for Iowa, Mr. C. E. Birch for Kansas, Mr. E. D. Lobaugh for Illinois, and G. W. Weatherly for Missouri.

Mr. F. N. Weaver, a public accountant of Kansas City delivered the first address on the program on Higher Accounting, its place, and value in the business course. Mr. Weaver left some splendid thoughts with his audience from the view point of the practical accountant.

In the kindly care of J. E. Boyd, Kansas City, Kansas, the Association made a visit to the accounting department of the Armour Packing Co.

FRIDAY AFTERNOON

Mr. J. P. Richardson from the Prosso Preparatory School of Kansas City was the first member on the program, who discussed Some Ethical Phases of Business Education. He suggested more attention to careful and accurate advertising, proper selection of teachers and the teaching of loyalty to employers.

Mr. E. E. Gard of St. Joseph, Mo., talked upon Methods and Results in Teaching Rapid Calculation. He gives much time to addition, some blackboard work; does not recommend the teaching of special combinations. Accuracy is his watchword. Usually closes his recitation with some rapid fire mental work.

Mr. M. M. Link of St. Louis discussed the subject of What We Need in Our Business Course to Inspire the Student with Enthusiasm and Self-confidence. Unless the student is enthusiastic in the school, he will not be out of it. The primary thing, he believes, to be the teacher. Mr. Link teaches the ledger account before explaining the journal.

The meeting was adjourned to the Assembly Hall of the High School to listen to an illustrated lecture on the Value of Industrial Geography in a Business Course, by L. C. Rusmisel, St. Joseph, Mo. Mr. Rusmisel's lecture with the stereopticon was a new departure for the Association, but was received with much interest and enthusiasm.

Mr. F. M. Rude of Carthage, Mo., read a paper on What the Business World Expects of Us. He stated that we were expected to furnish properly qualified moral young men and young women.

SATURDAY MORNING

A motion was made and carried that a delegation of ten be appointed by the Chair to represent the Missouri Valley Commercial Teachers' Association at the National meeting in Indianapolis during the Christmas holidays.

On the subject of How to Develop Business Intelligence and Common Sense in Handling Business Letters, Mr. Sherwin Cody of Chicago

P. B. S. Peters, Prest. 1908, M. V. C. T. A.

gave an address. Mr. Cody thinks that in teaching Business English we begin at the wrong end. We should teach composition first, and arrangement, form, etc., later. Place good models in the hands of the pupils, teach them composition and you will be astonished at the rapidity with which they will pick up the little details of form, arrangement, punctuation, etc.

The Practical Text Book Company of Cleveland offered a prize of five volumns for the best speller, and the Association resolved itself into an old time spelling bee, the members lined up around the room and proceeded to spell down. Prof. Phillips, Prin., of the Manual Training High School pronounced the words. Words misspelled were not offered to the next person to spell, but the correct spelling was given and the next person received another word. This was one of the most interesting, enthusiastic and practical numbers on the program and everyone entered into it with good spirit and determination to win. Mr. C. E. Birch, Lawrence, Kans., succeeded in remaining standing the longest and was awarded the prize.

Mr. G. W. Hootman, Eureka, Ill., delivered an address on the Spelling Problem. He believes that the principal reason for so many poor spellers is because most of us are inclined to be lazy and it takes much hard and persistent labor to become good spellers. There is no royal road, it requires faithful effort and diligent study.

The Speed Problem was discussed by Mr. W. I. Tinus of Chicago, from the standpoint of the teacher of stenography. Proper position of the hand and arm are among the first essentials, followed by some technical training upon phonetic sounds. The principles of the system must be thoroughly learned. Permanent improvement in speed comes from a repetition and not from new matter. Nothing is more detrimental to the pupil's progress than the habit of pondering before long and difficult words. Students are quick to imitate, hence the teacher must be a good writer if he would expect to lead his class.

An invitation was extended to all present to attend the Central Commercial Teachers' Association to be held at Des Moines sometime in June.

On the New Education in Penmanship, Mr. L. H. Hausam of Hutchinson, Kansas, gave a very interesting and excellent address. He discussed the topic from the standpoint of psychology, and developed the matter in such a way that left no room for doubt as to his thorough command and knowledge of the subject. The three steps which he gave for the development of good writing, and, by the way, they may well be applied to any other study in our courses, are as follows: Desire determines the course of progress. Will determines the kind of desire and the intensity of thought. Thought determines the rate of progress.

It was voted to hold the next meeting at St. Joseph, Mo., during the Thanksgiving vacation of 1909.

The following officers were elected: President, L. C. Rusmisel, St. Joseph, Mo.; Vice-President, C. E. Birch, Lawrence, Kansas; Secretary-Treasurer, Miss Nettie Huff, Kansas City, Mo.

The Western School Managers' Association

NOVEMBER 27-28.

With President C. T. Smith in the chair, the meeting of the Managers' Association was opened and the first number of the program at once taken up. Mr. A. F. Harvey, Waterloo, Ia., gave an address on the Ideal Business College vs. the Fake School. The ideal school should develop American citizenship, should have at its head a man who will realize his responsibilities, should have an adequate equipment, and a properly trained teaching force. The faker has the wrong ideal, has not the true spirit of the teacher, he is in the business for the money only, he is robbing the student of his time and money, but more important still, his life's opportunity. To remedy the evil we must co-operate, work together, pull for a single end.

SATURDAY MORNING

Mr. T. W. Roach, Salina, Kansas, read a paper on the Moral Influence a School Should Exert Over Its Students. This influence should begin with the entrance of the student in the school. The teachers must be moral and teach morality. Religious organizations have their influence. Be careful in the selection of boarding places, and the places where the students are to work. Weed out the immoral element.

School and College Advertising was discussed by J. C. Olson, Parsons, Kansas. The newspapers he finds to be the strongest medium to enable the school man to keep the name before the public. The advertisement must not be misleading, and all that is claimed in it must be substantiated in the school. Mr. Olson is emphatically opposed to guaranteeing positions.

B. F. Williams, Des Moines, Iowa, addressed the meeting upon the subject of How May the Employment Department be Most Effectively Managed. He said that there was such a demand for thoroughly competent students that it was not necessary to give the time and attention to the employment department that was necessary some ten or fifteen years ago, although it was a factor not to be neglected. Too many students enter school for a position rather than for an education. Mr. Williams made a plea for better qualifications that the students might be able to demand better wages.

State Supervision of Commercial Schools was the subject of a paper by G. W. Weatherly, Joplin, Mo. He does not believe State Supervision is necessary. If better supervision is necessary, he believes it must come from within. If the business college proprietors will perform their respective duties as they should there will be no need for State Supervision. Better teachers are needed, but State Supervision will not bring them. The remedy for better teachers is in the establishing of State Training Schools for Commercial Teachers with examinations similar to those required for the medical and legal professions.

The following officers were elected for the ensuing year: President, G. L. Moody, Hutchinson, Kansas; Vice-President, B. F. Williams, Des Moines, Ia.; Secretary-Treasurer, A. F. Harvey, Waterloo, Iowa.

It was decided to meet with the Central Commercial Teachers' Association at Des Moines next June.

The Banquet.

The reception and banquet held at the Densmore Hotel were among the pleasant diversions of the meeting. Mr. F. J. Kirker of the Kansas City Central High School acted as toastmaster and chairman of the entertainment committee.

Covers were laid for about 90 members in the banquet room and a most excellent Menu was served.

Adolescence Continued From Page 27.

activities fall writing of all kinds and language.

Here we see the reason why more inducement, more advertising is necessary to create a desire for a business course than for a musical or drawing course. Music and drawing, being natural activities appeal to innate instincts, while business is yet new and has not left its impress upon the personality of the race. Few, if any, persons will take a business course because they have an absorbing passion to enter business, while the art student is usually moved by just such a motive towards his vocation.

So the business school advertiser is compelled to use artificial inducements, such as the necessity for earning a living, the love of good clothing —working on a natural instinct towards an artificial end. The school advertiser who holds out the ideal of mental improvement, of increase of culture, cannot hope to strike a responsive chord.

We can also find in this a reason for lack of interest in many students, especially towards the culmination of the course, and this may suggest a plan for awaking the necessary interest. We know that the "special student" taking selected studies, rarely completes anything. Such a student cannot maintain an interest unless of mature age and beyond adolescence. There must be in every course change and variety. Attention wavers at this age. A half day session of bookkeeping will soon see a diminution of the bookkeeping department.

In the program, the natural and the artificial activities should alternate—typewriting follow the arithmetic period, handwriting the grammar, etc. I would here differentiate between grammar and language. Grammar arises in the old age of language and to graft it on the language sense by means of the eye is essentially artificial.

If this plan is followed there will be a greater interest in all work and a lessening of the discontinuance of courses. The bookkeeping course, because of the weakness of adolescent attention, should include numerous short sets, with frequent closings. It will be found quite impossible to

L. C. Rusmisel, Prest. 1909 M. V. C. T. A.

hold the interest of the student on long continued similar work, or work which does not have frequent climaxes.

I have touched but lightly here and there, on some of the phases of adolescence. At best, I feel that this article can serve but as a few disconnected suggestions. The reader who wishes to pursue the subject further will find opportunity for much study in "Adolescence" by G. Stanley Hall; "Mind in the Making" by Swift; "The Play of Man" by Groos; "Descent of Man" by Darwin, and other works which these will suggest.

MELVIN CASSMORE.

NEWS NOTES AND NOTICES

C. M. Miller, of Coudersport, Pa., is the new commercial teacher in the Oakland, Md., High School.

C. L. Butcher, of Chicago, takes charge of the new commercial department in the Decatur, Ill., High School.

Charles A. Ehlers, of West Alexandria, Ohio, will have charge of the commercial work this year in the Tri-State Business College, Cumberland, Md.

O. E. Robinson, formerly of Seattle, is now with Heald Business College, San Francisco.

William H. Kuhnitz, of Paynette, Wis., follows B. F. Hart in the La Salle and Peru Township High School, La Salle, Ill., and Miss Olga Vondracek, of Chicago, takes charge of the shorthand department.

Miss Mary Gallagher, of Brown's Business College, Galesburg, Ill., takes a position with one of Mr. Brown's St. Louis schools to teach shorthand, and A. C. Owings, formerly with Brown's Business College at Decatur, Ill., and more recently with the MacCormack Schools, Chicago, takes a position as commercial teacher in Mr. Brown's St. Louis Schools.

Miss Mary Bingham, a recent graduate of the Teachers' Normal Course of the Rochester, N. Y., Business Institute, has accepted a position in the commercial department of the North Tonawanda, N. Y., High School.

A. B. Opfer, last year with Tilford Academy, Vinton, Iowa, has charge of the commercial work in the York, Neb., Business College.

A. J. Drossart, a Ferris graduate, is commercial teacher in the Cream City Business College, Milwaukee.

M. B. Roaney, a Ferris graduate, has been elected commercial teacher in Heald's Business College, Reno, Nevada.

Howard Van Deusen, who last year was in charge of the commercial work of the new York Preparatory School, New York City, is now at the head of the commercial department of the Bayonne, N. J., High School.

A. E. Marston goes from the Bay City, Mich., High School to the Wichita, Kans., High School.

A. G. Berry, who sold his school at Rochester, N. H., during the summer, is now with Huntsinger's Business College at Hartford, Conn.

C. V. Crumley is the new commercial teacher at the Enid, Okla, High School.

Harold Mitchell, a graduate of Colby College, Waterville, Me., has charge of the commercial department of the East Troy Conference Academy, Poultney, Vt.

C. H. Shaw, of Bronson, Mich., has been engaged for the commercial department of the Minot, N. Dak., College of Commerce.

Miss Harriet Brittan is the new commercial teacher in the Maine Township High School, Des Plaines, Ill.

Walter M. Eby, a Harvard graduate, formerly in charge of the commercial department of the Asbury Park, N. J., High School, is now at the head of the advanced office department of Spalding's Commercial College, Kansas City, Mo.

D. A. Reagh, of the Piqua, Ohio, Com'l College, has sold his school and is taking charge of the commercial department of the Columbus, Ohio, Business College.

C. J. Crouch, a graduate of Strayer's Business College, Washington, D. C., has been employed as an assistant commercial teacher in that school.

Miss Alberta Slaughter, of Kahoka, Mo., is a new assistant commercial teacher in the Kansas City, Kan., High School.

F. B. Hudson, of Olean, N. Y., formerly for many years at the head of the commercial work of St. John's Military School, Manlius, N. Y., is a new commercial teacher in the Spencerian Com'l School, Cleveland, Ohio.

May Vilas, of Burlington, Vt., is this year in charge of the oommercial work of the Berlin, N. H., High School.

Prof. E. A. Riley, of the University of Chicago, and H. C. Stanley, of St. Joseph, Mo., are new additions to the staff of the School of Commerce of the Millikin University, Decatur, Ill.

Glenn W. Slade, of Goodrich, Mich., a Ferris graduate, is in charge of the commercial work of the Breck School, Wilder, Minn.

John R. Dykstra has recently been added to the faculty of the Patterson, N. J., High School. He will handle commercial branches.

W. A. Patton, of Oneonta, N. Y., goes to the Pennington, N. J., Seminary to follow B. D. Stowell, who has been engaged to teach in Burdett College, Boston.

Miss Delia Brake, of Rock Cave, Va., formerly with the Mountain State Business College, Parkersburg, W. Va., goes to the Bliss Business College, North Adams, Miss., to teach shorthand, where she follows Miss Angeline N. Carver, who takes up similar work in Miss E. M. Olmstead's Shorthand School, Hartford Conn.

Miss Mary Lindsay, of Freeland, Pa., is a new teacher in Kinyon's Commercial School, Pawtucket, R. I.

Miss Laura Bolyard, of Middleton, Mich., a Ferris graduate, is teaching shorthand in the American Pitmanic School, a correspondence school of shorthand, Lansing, Mich.

We recently paid a short visit to the Scranton, Pa., Business College, H. D. Buck, Proprietor, and was pleased to see such a prosperous school, with the outlook for a continued large patronage. Mr. Buck is one of our best all round commercial educators, and conducts a high grade school. Mr. C. W. Carlton, the penman, is a fine penman, a fine fellow and a fine teacher of writing as well as other subjects.

CATALOGS CIRCULARS

A neat, eight paged folder has reached us from the Beutel Business College, Everett, Wash. It is well illustrated with fine penmanship from the well known penman and teacher, W. F. Giesseman, who is connected with this institution. Such advertising ought to produce good results.

A large map of the state of Michigan, with school room views of and information regarding the Laurium, Mich., Commercial College, appearing at the top and sides of the map, has just reached us. The map is in attractive colors and will no doubt reach its way to the walls of those who receive it, as our did. H. A. Holden is the enterprising principal of this institution and E. P. Bower penman.

"The Logical Outcome," is the title of a 16-page booklet which covers a report of the typewriting contest held in connection with the Davenport Convention. Anyone interested may secure one of these booklets free of charge by addressing the Gregg Publishing Co., of Chicago.

"New England Audit Company," Springfield, Mass., T. J. Hillman, President and Manager, is the title of a beautifully gotten up little booklet in the interests of that incorporated institution. Mr. Hillman has made a splendid success in his work as auditor, expert accountant, etc. etc.

Another little booklet, entitled "The Bank and the Auditor," comprising an address by Mr. Hillman, is also hereby acknowledged. It is a compact little document; compact in form and compact in the sense that many ideas of practical nature have been condensed into but few pages with large readable type. Those interested in auditing would do well to secure one of these little booklets.

We acknowledge Thanksgiving Greetings from the Northwestern Business College, Chicago, Ill., in the form of duplicate type-writing gotten out by the students of the institution.

"Public Accountant" by L. L. Branthover, Pittsburg, Pa., Union Bank Bldg., is the title of a neat little folder announcing the fact that he has opened an office in Pittsburg to render service along the line of accountancy. Mr. Branthover was first heard from as a teacher some time ago in the Northern Business College, Chicago, and later he went to New York where he studied higher accounting, and has now opened an office in Pittsburg. We wish him success and we believe he will have it because he is a man of more than ordinary ability.

One of the neatest little booklets we have ever received is hereby acknowledged from the Albin-Williams Studio, Portland, Ore., containing as it does illustrations of the high grade work they are doing along the line of script and lettering for commercial and engrossing purposes. If you want a nice letter head or a business card you will do well to correspond with them.

The Wichita, Kans., Business College, F. A. Hibarger & Will G. Price, proprietors, issues a very creditable 56-page catalogue bespeaking a good school and a prosperous one as well.

The Barnes Commercial School, Denver, Colo., puts out a high grade forty-eight-page catalogue bespeaking a school of like quality.

"School of Commerce and Finance," of the Young Men's Christian Association," Los Angeles, Calif., O. T. Johnson, principal, is the title of a 24-page booklet outlining a course of study and practice quite as fine as commercial schools, together with a course designed for the purpose of giving instruction in higher account ing with a view of preparing persons in expert accounting etc. With Mr. Johnson's unusual energy and ability, we have every reason to believe it will be a genuine success.

The Davidson Business College, Ironton, O., publishes a splendid catalogue indicating a good school as well as a well patronized one. The citizens of Ironton should congratulate themselves for having a school the grade of the Davidson in their midst.

"The Show Card Writer," is the title of a monthly magazine devoted to up-to-date show card lettering, published and edited by W. A. Thompson, Pontiac, Mich. We have had dealings with Mr. Thompson for many years, and think favorably of him and of the journal before us which is of an unusually practical nature.

No better catalogue during the year has been received than the one hereby acknowledged from the Salem, Mass., Commercial School, Geo. P. Lord, president. It is covered in leather-like material, fawn-color, with linen-like, deckel-edged paper within. The type is unusually plain and bold with colored initial and side beadings, making it the most easily read catalogue we have had the pleasure of receiving. The catalogue, like the school, is therefore right up-to-date, and possesses an individuality that few catalogues and few schools possess.

Advertising literature has been received from the following: Southern Business College, Wilmington, N. C., T. E. Cupper, Principal; Central Business College, Denver, Colo.; Parsons Business College; Lawrence, Kans. Business College; Eastman College, Poughkeepsie, N. Y.; Mr. T. H. M'Cool, Philadelphia, Pa., 1322 Real Estate Trust Bldg.; Isaac Pitman, New York, N. Y., 31 Union Square; Chartier-Spencer Publishing Co., New Orleans, La.; Rochester, N. Y., Business Institute; W. O. Joens, Des Moines, Ia., Highland Park College; and the Patrick Commercial School, York, Pa.; Ame Business College, Everett, Wn.; New Albany, Ind., Business College.

SCHOOL AND PROFESSIONAL

Mr. H. Van Deusen, formerly with the New York Preparatory School is the new commercial teacher in Bayonne, N. J., High School. THE BUSINESS EDUCATOR wishes him a pleasant year's work.

The Ideal Business School, Piqua, Ohio, has purchased the Piqua Commercial College. The two schools will be consolidated and be conducted under the name of the Ideal Schools. Messrs. Miller & James are the proprietors.

B. F. Hart recently resigned his position at La Salle, Ill., after serving there for eight years, to accept a position in the commercial department of the Westport High School, Kansas City, Mo. Mr. Hart states that they have one of the finest school buildings in the United States and that the enrollment is over 1400 pupils.

W. F. Mersch, formerly with the Jones Business College, Hammond, Ind., in connection with a Mr. Rice have opened the Ladysmith, Wis., Business College. We understand that the Jones Business College has been closed.

The Minot College of Commerce, Minot, N. Dak., A. E. Stossmeister proprietor, and C. A. Shaw principal, was recently opened with flattering prospects.

Daniel T. Ames, the veteran penman, author and expert examiner of forged and disputed handwriting, of Mountain View, California, reports that he has left on his hands but seventy copies of his great work, Ames on Forgery. This book, as is well known, is recognized as a standard authority on matters pertaining to forged and disputed handwriting. Mr. Ames states that the last order he filled came from Melbourne, Australia, and a recent order came from a Judge in a high court of Bombay. The fame of this book has reached practically all quarters of the world. Persons wishing to purchase a copy should order one from the author soon, for it will not be long until the supply will be exhausted.

Lockwood-Stoltz Art School, Kalamazoo, Mich., is the title of one of the best pieces of advertising recently received at this office. Any one interested in the subject of art, illustrating, cartooning, etc., should write for a sample copy. We have known this firm, particularly Mr. Lockwood, for many years and consider him one of the finest teachers and practical illustrators in this country.

In November the Ossian Commercial College, Ossian, Ind., reopened its doors to the public, and we wish it success.

Miss Alice Dodge has been elected to teach Shorthand in the Neptune Township High School, Ocean Grove, N. J. She is a graduate of Boston University.

Mr. W. E. Keen, who resigned his position as Commercial Teacher in Vincennes, Ind., has accepted a position with the Civil Service Commission, Washington, D. C. The work consists in making out questions, grading papers and notifying applicants of standing. He reports the work as being nice and good pay.

Mr. H. A. Reneau, penman in the Lawrence University, Appleton, Wis., reports a fine school and Mr. Nickerson, the proprietor a fine man to work for. To stimulate interest in penmanship, for Mr. Reneau is an enthusiastic teacher of good writing, he is giving $5.00 in the form of two prizes to the ones making the greatest improvement.

John D. Koch, a 1907 Zanerian, now has entire charge of the penmanship in the Empire Business College, Walla Walla, Wash. He is at the same time attending the Walla Walla College, where he is specializing in German. Mr. Koch is one of our young men who has the necessary grit to climb to the top.

C. B. Munson, of the Brazil, Ind., Business University, reports that this institution is booming. He states that they now have the largest attendance they have ever had, and new students are still coming in every week.

Prof. W. P. Steinhaeuser, Supervisor of Penmanship in the Ocean Grove Public Schools, N. J., has been reelected for another year with a handsome increase in salary. Prof. Steinhaeuser is forging ahead rapidly as a successful supervisor He is getting excellent results, and is placing the penmanship in Ocean Grove upon a substantial basis. He recently awarded prizes for good writing which were won by Miss Helen Rankin and Mr. Ralph Davidson.

On Saturday evening, November 21, 1908, the graduates and former students of the Rochester Business Institute, Rochester, N. Y., attended the Forty-fifth Anniversary and Alumni Banquet of that institution. It was held in the Powers Hotel, there being upward of 700 at the banquet tables, taxing the capacity of the dining room. Eminent speakers were present and made addresses, the Honorable W. N. Ferris, Ferris Institute, Big Rapids, Mich., being one who spoke not only at the Alumni dinner but at the anniversary exercises held in the school on Friday afternoon. These anniversary dinners of the R. B. I. are assuming unusual proportions and indicates a loyalty and enthusiasm on the part of ex-students that must be very gratifying to the proprietors of that institutions.

Miss Harriet Britten is a new commercial teacher in the Maine Township, High School, Des Plaines, Ill.

Miss Carrie H. Jonas, of Torrington, Conn., is teaching commercial branches in the Yonkers, N. Y., High School.

W. A. D. Clark, of Milford, Mass., has been chosen as head of the commercial department of the Long Branch, N. J.' High School.

N. J. Aiken, who last year was with Miner's Business Academy, Brooklyn, N. Y., is an assistant supervisor of penmanship in the St. Louis public schools during part of the week, and during ten hours each week he is an instructor at the Teachers' College.

Frank Fleet is principal of the Central Business College, Greeley, Colo.; O. U. Desha, of the Central Business College, Ft. Collins; T. N. Horner, of the Central Business College, Cheyenne, Wyoming, S. C. Hoel, of the Central Business College, Montrose, Colo. These schools are all branches of the Central Business College, of Denver, owned by L. A. Arnold.

W. E. Mdliken, formerly of the Jackson, Mich., Business University, is opening a new school at Amarillo, Texas, and he conducts, also the Albuquerque, N. Mex., Business College.

Miss Grace B. Cooper is a new teacher in Browne's Business College, Brooklyn, N. Y.

Did you ever get the idea that your schooling or education quits when you get through school? Did you? *Did* you? Land alive! What a notion! If you work as hard in your course as I have studied for the past year, you will make a star pupil.

Not to be egotistical, nor to throw any laurel wreaths over my bald spot, but just to give you a taste of what it means to tackle a real, live job, and so get you rid of a foolish idea that your education ends with the diploma, here are a few experiences in brief of the past fourteen months.

Up Against the Real Thing.

After organizing the bank and looking after the legal formality to be gone through with, all of which was new except in general principles, and had to be learned step by step as matters proceeded, I found myself standing behind the bank counter for the first time in my life. I was there to loan money by the thousand without ever having loaned a dollar before, and without ever having seen more than three of the three or four thousand people in the community. Every loan had to be good. A bad loan not only lost us the money, it marked me as incompetent that far, and the knowledge by the public that I had made bad loans would injure us as a bank to deposit with. Whenever a man was good without security, I was to know it. It was necessary to know as soon as a man's name was given, whether he was good for ten dollars, nothing, or a thousand, how he fixed his notes if secured, who his brothers, father, cousins and friends were, who signed with him and what they were worth. All that had to be learned and known as much as possible to use whenever a man stepped up to borrow, and there were many, many strangers came to borrow during the first five months. A mistake in a loan would maybe mean the loss of a year's salary,

That was only the beginning. It was necessary to learn to use the typewriter by picking out the letters in actual correspondence. That alone you call a fair job for several months, but it was one of the least of my troubles.

Business College Training to the Rescue.

The system of bookkeeping had to be learned and made to work out with the cash balance to a cent every day. Here my business college training helped. It would have been comparatively easy had it not been for the frequent interruptions. Often cash would not balance, from some slight oversight or error from having to jump from one piece of work to another, all of it strange. That meant from a few minutes to several hours or maybe Sunday work. But the use of general principles of bookkeeping would in the end bring things out correct.

Must be Absolutely Safe.

Right from the beginning there was insurance work to do with reasonable profit in it. Starting with no income for the bank, we could not afford to wait and learn it at leisure, but had to handle it some way. The state general agent of our company told me later, that he never had another agent to take such a thorough schooling in the business from the ground up. This was done by correspondence while learning to pick out the letters on the machine. If you imagine it doesn't take work, just take a jumbled up mass of blanks, all new, sort out the twenty or thirty kinds, learn what each is for, go through the intricate details correctly, see that your policy is correct with all the different clauses adapted to each risk, and make no mistakes. Mistakes cost money and patrons, in the banking business. It may be a small one, but if your patron fails to discover it, your competitor has a habit of finding anything that even looks like a mistake, and he will wear the end of his tongue down telling about it. That makes you unsafe, and a banker must be absolutely safe in every way.

An Ignoramus, a Shark and a Knave.

Along in the beginning I began to have legal work to do and legal advise to give on almost every phase of state and general law. Most of the questions that come up are such as you would never dream of, solved only by a good knowledge of commercial and general law with references to state law.

You must remember a bank and a banker are supposed never to make a mistake. The country cashier in a town without a lawyer, is supposed by the public to know about everything from who will be elected next President to international law and the price of corn next month at five o'clock. And woe to the banker who guesses wrong. His customer will likely pay for it—then the banker pays for it, for the customer takes out his money, and brands the banker as an ignoramus, a shark and a knave, all of which hurts.

In various ways that would not interest you, we have built up a credit system for the community, and will keep adding to it for years to come. I can now pound out a letter at a fair rate, with more errors than ought to be accepted by your teacher, but will never become a good operator because of wrong methods of fingering and sight writing.

Didn't Know Digest From Digestion.

One by one we have added law books to our library, with the compiled state statutes, state digest and a copy of the negotiable instruments act as the main part. I'll wager, or would if I ever bet, that you don't know "digest" from "digestion." Neither did I, till by continued inquiry of others for a book of certain requirements, the digest was recommended. A digest is a brief summary in plain English of the cases of state law that have been decided by the supreme court of the state.

Still, without an exceptionally good business college training in commercial law, I should have been lost beyond redemption time and again. Practically, what would have happened without the law schooling, I don't know. But I know that few days have passed, that the business college law training has not been used to protect the interests of the bank or some patron.

Let me impress one thing—in every legal question and paper written and appearing thus far, the backbone of it has rested on the principles of contracts you will find in any good commercial law text. Practically all business is a matter of some kind of contract. Even the state law on sale of property for tax, redemption thereof, and rights therein, is in short a special specific contract in the form of a special law. Learn the general principles thoroughly, learn how to find specific law, and your own "noodle" must do the rest for you.

SOMEWHAT OF A LAWYER, TOO.

My first year's work has included as much, yes more, law work than the average lawyer for his first few years, and much of my work has been inspected by lawyers hoping to find flaws that would invalidate my client's interests, some of it has been in court. Among other things I have written two wills conveying half a hundred thousand dollars of property. Both wills were out of the usual in disposition of property. One of them has passed through court with attorneys scanning to find a weak spot to attack. One contract of sale with lease attachment has passed through court. The work was so well done, the lawyer would not attack the contract itself, but tried to prove fraud in the representations of the sale and that the written contract was not the real contract. In this he failed. His recognition of my part of the work was a feather in my cap, just as a flaw would have been a "black eye" for me.

BUSINESS COLLEGE TRAINING OF VALUE TWENTY YEARS AFTER TAKING IT.

Contracts for sale of real estate, deed in escrow, part payment, abstracts to be passed on—all this with leases, chattel mortgages, deeds, bonds, tax titles, while you are interrupted every few minutes to cash checks, receive deposits, make loans, receive payments, and one of them called me out about midnight and was nearly two pages single space—that's what and how you work, and how my business college training is being used twenty years after taking it. That's how I quit studying and finished my education when the diploma was received. Your experience is not likely to be similar in kind, but it will be similar in principle if you ever hold a position of profit.

Your diploma is only a license to begin to learn, with a certificate that you have mastered enough of the elements to be able to know how to learn.

I have loaned probably forty thousand dollars, and every cent of it is good, excepting three dollars out of my own pocket that I "took a chance on" with a stranger. But it wasn't bank money, mind you. No mention has been made of the real estate department, the land loan department, each requiring work with all to learn. No mention has been made of the mental strain of the financial panic that wrecked many a nervous system, and we paid every check in full. No mention has been made of the continued effort to secure deposits, all of which is absolutely necessary to make a success, and all of which was new.

TO KNOCK FOOLISH NOTIONS OUT OF YOU.

All this is submitted, not as a tale of glory, for the road is just begun and the end is far, but to knock any foolish notions of a "finished education" out of the plans of those who have not yet come to the "real thing" and may be figuring on an easy time for the future. Forget it. Forget it, my friend, forget it. That sounds like slang, but it isn't. By the time you go home at night with your head fairly buzzing and dizzy with the effort of trying to learn the lessons you have to learn in any new position of worth, you will not need to be told to forget it. In the meantime you cannot possibly have a true notion of what you may want to do or be called on to know. All your schooling can teach you is none too much as a means of preparing you to learn the new, particular work you may have. If you are afraid of learning too much, or too well, better give it up and buy a buck saw or a washtub. It will save trouble and expense to anyone who is going to go on the plan of a finished education or on easy time. Even Teddy had to work hard and keep on working hard to learn his new job. As a closing I'll say I like my work, I have learned more in this year than in any other five years.

Song of the Evening Star

Star that bringest home the bee,
And sett'st the weary laborer free!
If any star shed peace, 'tis Thou
That send'st it from above,
Appearing when Heaven's breath and brow
Are sweet as hers we love.

Come to the luxuriant skies,
Whilst the landscape's odors rise,
Whilst far off lowing herds are heard
And songs when toil is done,
From cottages whose smoke unstirr'd
Curls yellow in the sun.

Star of love's soft interviews,
Parted lovers on thee muse,
Their remembrancer in Heaven
Of thrilling vows thou art,
Too delicious to be riven
By absence from the heart.

T. Campbell

By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.

LESSONS IN ORNAMENTAL WRITING

Norwalk Business College, Norwalk, O.

By A. H. Wonnell

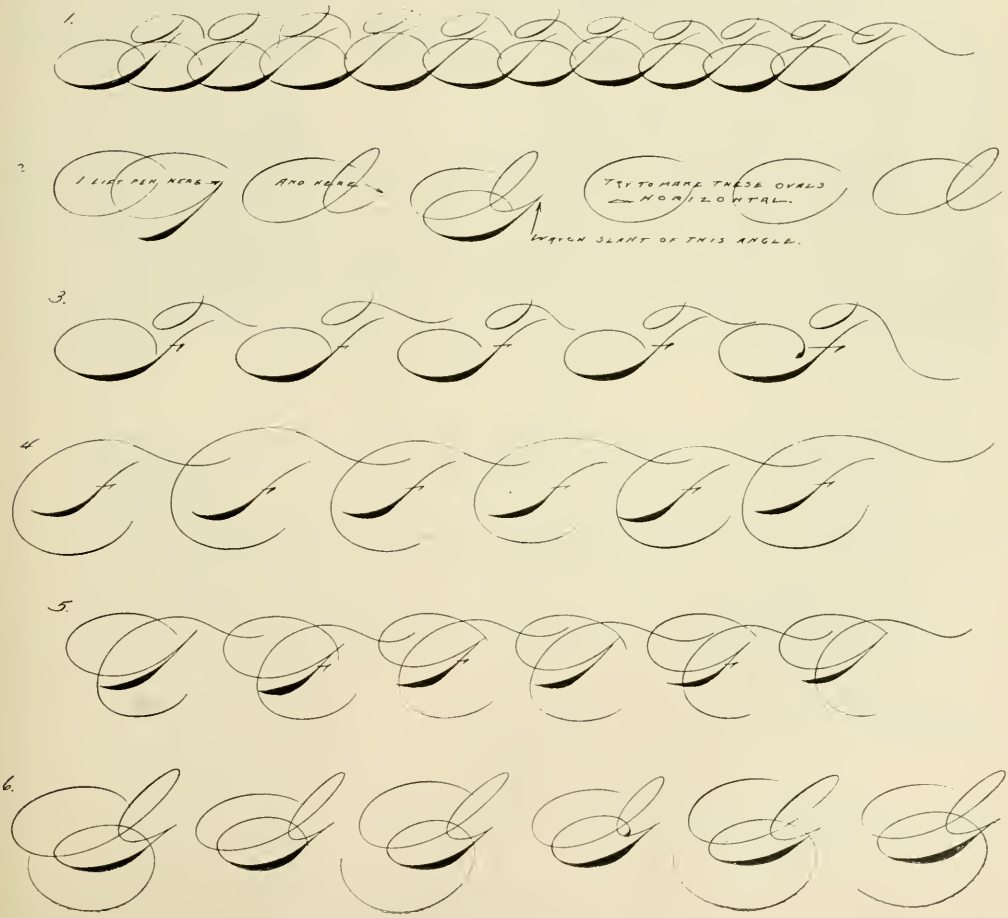
Specimens for criticism should be mailed to Mr. Wonnell by the 25th of the month.

This month I present the T, F and G. These capitals belong in the same group as the L and S, having the right curve base line shade. Remember to keep the shade low.

1. This is a good skill producer. See how uniform you can make them in height of stem and oval; also cap. It requires very rapid action to make the large oval following the shade, Keep the oval *horizontal.*
2. This line of copy explains itself.
3. Don't miss it in making the little cross and tick stroke in F. Use your eyes.
4. Make some measurements on this letter. Keep crossing low. See line 2.

Notice the signatures. Parallelism, symmetry and balance are the characteristics of good signature writing. Notice in "F. T. Gorman" that the beginning oval of G is made very large. Make it small and you get a mixing of lines and destroy the symmetry. Leave off the finishing oval of G and the signature will be out of balance. It is not always best to try to combine the capitals. Be careful that your capitals appear evenly spaced. Much "Poetic license" is allowable but be careful you don't get mixed in the meter. Better study closely after some of our best penmen until you get well along in the work. Send me some original signatures which I will be glad to criticise through THE BUSINESS EDUCATOR.

I have received some unusually fine work the past month. It is not too late for any aspiring penman to start in yet and I hope to receive work from all the old ones and many new ones the coming month.



WONNELL'S CRITICISMS

F. L., R. I. Your work is very fine—I can see an improvement. You need to practice on L, you miss it in the shaded part and you don't get your loop at the top the right shape, try stopping at the top. I believe you write a little too fast on small letters.

J. H. J., Ohio. Make beginning oval of L larger and shade shorter on both L and S. Your capitals show a good movement. Take a little more pains with your small letters, watch finish of b, try making f according to the instructions in the copy, lifting the pen at the crossing. Little oval on finish of k a little too large.

F. W., Iowa. Your kind words are very much appreciated. Having faith in your teacher is very essential to success, having faith in yourself is more so. You have a nice start and can win out in time. Make shades on L and S lower and shorter. Some of your shades appear to have been made too slowly. Watch beginning stroke of m in the word "million". Watch beginning stroke of o in the word "offer". F not long enough below the base line. Study and practice will make a winner of you.

S. A., Ohio. Better give considerable attention to business writing. Get a finer pen (see September number) and some better paper.

E. H. G., N. Y. You are doing excellent work not to have any instruction except that through THE BUSINESS EDUCATOR. Some of your shades appear to have been made too slowly. Second part of K shaded too low. Use a little more pains in retouching t. I believe you write too fast on small letters. Watch closely the second part of W, don't let it touch the shaded part—just come close. Come again.

C. E. B., Vermont. Shades on L and S too high and long. Beginning oval of the S should come nearer to base line, cutting the finishing oval of the S more nearly through the center. Watch finish of b. I am afraid you hurry too much. Speed is all right if judiciously used.

E. H. T., Wyoming. Make your capitals large, using whole arm movement. The blue lines were made to write on. Keep the shade of C above the crossing. Take a little more pains in making your small letters. You can learn to write.

E. H. M., N. J. Am glad that some of my suggestions have helped you. You have sent me some very fine work indeed. Try stopping after making shaded stroke in second part of K, lift pen, make the little loop, then finish. Use a little more pains in retouching the shade of t. You'll get along all right on the loops by lifting the pen at the crossing. Make beginning oval of S wider vertically. Shade of f should be heaviest half the length of the loop below the line.

G. E. M., Kans. Your work pleases me very much. It is among the best that I have received. Keep at it, it takes a long time to reach the limit of one's possibilities. I am sure you have not reached yours yet. I think I can tell from your work whom your teacher has been. No special criticism to offer but be sure to send me some more work.

C. B., Texas. You need to study form more than movement. Your writing possesses some very decided characteristics, not bad ones, but it will take close study to work them out. I think you write too fast in your small letters. Study the September lesson regarding position, movement and materials.

G. W. P., Wis. You're getting after the ornamental in good style. Make the shade in last part of M add N quite short. Don't begin your small letters in the word practice so that the initial stroke runs through the finishing stroke of the capital. Don't use quite so much speed on small letter work.

Z. C., Minn. Curve shaded stroke in A more. Don't let your pen skip on finishing oval of D. Make the O part of D wider. Your small letter work is very neat. C will require more study than the other small letters. You have a very fine start.

E. E. W., Ohio. You did splendid work on the loop letters and I have no criticism to offer on them. L and S seem to strike you rather hard. Study the beginning oval of C and apply it to the S. Study L in parts making the beginning oval, lifting the pen, then the compound curve, lift the pen and you will get it all right. The card you sent me was very fine. Watch the shape and the slant of the loop in these two letters.

J. R. B., Ill. No. Fountain pens were not made for penmen. Use Gillott's No. 604 and when you get a little farther along, then use Gillott's No 1 and you will get better results than you are now getting. Study form, and practice very carefully.

W. J. E., N. J. Your small letter work is very neat. Put a little more soft water and a little Gum Arabic into your ink. Your L's are rather too vertical and the beginning oval comes too close to the base line. Watch finishing strokes of small letters, make them simple right curves.

CLUB CHAT

M. L. C. McCann, who clubbed us severely during the last two months, is on hand again with another big club. Mr. McCann is one of our most skillful penmen and intends that each one of his pupils be able to write well.

Mr. J. W. Martindill, an old and appreciative subscriber, is again on deck with a fine list of subscriptions. He is this year principal of the Watertown, Wis., High School and is arousing a great deal of interest in his penmanship classes.

Mr. Geo. T. Brice, penman in the well-known Spencerian Commercial School, Cleveland, O., recently favored us with a list of subscriptions for which we hereby extend thanks. Mr. Brice is a penman of much more than ordinary ability and a teacher who gets results.

We acknowledge receipt of a good-sized club from Mr. L. E. Goodyear of the Waterloo College of Commerce, Waterloo, Iowa. Mr. Goodyear states that their school is but two months old and they now have an enrollment of 167 students, with bright prospects for the future. Surely this is making a record of which the proprietors have reason to be proud.

W. F. Hostetter, who for many years past has been connected with the South Bend Business College, South Bend, Ind., is one of our heaviest clubbers. A club just received from him has enlarged our circulation to no small extent. It is due to such earnest and capable teachers of penmanship and loyal supporters of our journal that THE BUSINESS EDUCATOR is able to grow bigger and better from year to year.

Mr. C. H. Pruner, penman in the Union Commercial College, Charlottetown, P. E. I., recently favored us with a good list of subscriptions. In the letter accompanying the subscriptions Mr. Pruner states that "Berkman and Wonnell are giving us work that is not to be duplicated." Mr. Pruner is a good penman and is therefore a competent judge.

M. H. Ross, the skillful penman in the L. D. S. Business College, Salt Lake City, Utah, never loses an opportunity to secure subscriptions for THE BUSINESS EDUCATOR. He is one of our heaviest clubbers. We hereby acknowledge receipt of a good sized list just received.

One of the largest clubs thus far received this year is hereby acknowledged from Mr. G. C. Kreighbaum, penman in the Cleary Business College, Ypsilanti, Mich. This list of subscriptions bespeaks eloquently for Mr. Kreighbaum's enthusiasm in matters pertaining to penmanship as well as for the Cleary Business College, bespeaking a largely attended institution.

N. H. Wright, penman and commercial teacher in the Bryant & Stratton Business College, Louisville, Ky., is an old friend and patron of THE BUSINESS EDUCATOR and he is sending clubs this year as regularly as heretofore. From the number of BUSINESS EDUCATOR certificates that keep going to the B. & S. B. C. we know that his pupils are getting the proper instruction in penmanship.

Mr. F. S. Wolfe, penman in the Lincoln Nebr., Business College, recently favored us with a list of subscriptions numbering sixty-four. This means enthusiastic instruction on the part of Mr. Wolfe as well as a well attended school. The Lincoln Business College has long since enjoyed an enviable reputation for excellent work. The list of subscriptions is concrete evidence that the school is still maintaining its reputation.

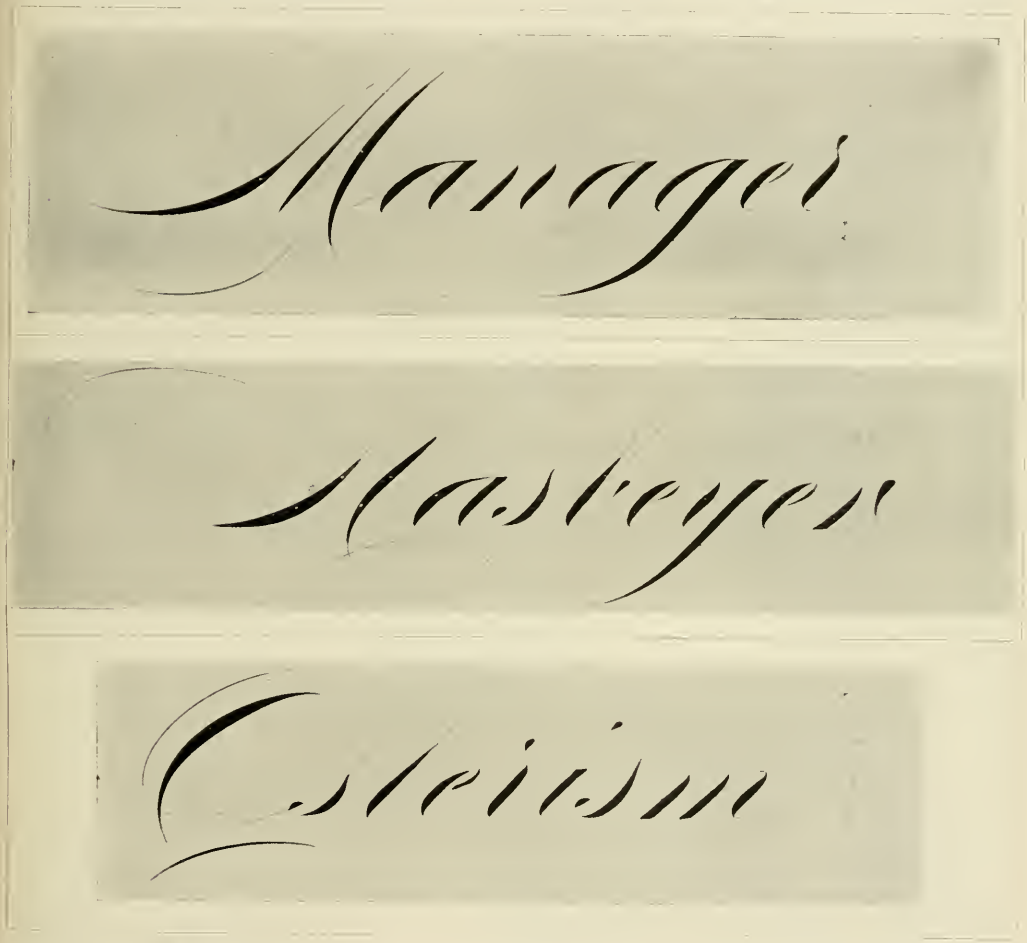
A. E. Wright, Manager of the Business Practice Department of the Los Angeles, Calf., Business College, recently favored us with a list of subscriptions from his students, together

with his own subscription for the Professional Edition. This is the kind of interest that makes for successful work in the business department, for good writing on the part of pupils preparing for business will do more in determining the nature of positions they secure in the beginning than any other one thing outside of the influence of the school they attend.

A list of subscriptions containing more than half a hundred names has just been received from C. H. Blaisdell, of the Rhode Island Commercial School, Providence, R. I. Mr. Blaisdell also sent us a large bundle of student's specimens which show that he fully understands how to impart his skill to his pupils.

"I presume," states Mr. Blaisdell, "you are aware of the prosperity that the Rhode Island Commercial School is having under the efficient management of Mr H. L. Jacobs. The rooms are large, airy and nicely equipped. It is one of the largest in New England, and is favored with a heavy enrollment of high grade students at the present writing."

Mr. H. O. Warren, secretary of the Troy Business College, Troy, N. Y., is certainly a success when it comes to using persuasive eloquence before his students. He recently favored THE BUSINESS EDUCATOR with an unusually large club of subscriptions which he secured by giving his students a short address. At the end of his address he requested each student who cared to subscribe to write his name on a slip of paper and hand it in. Everyone in the department with the exception of three, came forward with his little slip, and the three a little later on gave their names to Mr. Blews the efficient teacher of penmanship in that institution. We wrote Mr. Warren that we wish one of their advanced shorthand students had made a copy of the address and forwarded it to us, so that we could learn the secret of his success.



Freehand roundhand by L. Madarasz.

THE BERKMAN CONTEST.

Those who are in the lead, at the present time, in the different contests:

Contest No. 1.....E. H. McGhee, Trenton, N. J.
Contest No. 2.....Helen Cunningham Monroe, St. Mary's, Mich.
Contest No. 3.....Jack E. Pearl Delhi, Ont., Canada.
Contest No. 4 (Can't report.)
Contest No. 5.....Carlos L. Hill, Woodfords, Me.

An Increasing Demand for Commercial teachers, stenographers, typewriting, bookkeeping, penmanship, and allied subjects. Personal recommendation for positions in high schools, Business Colleges, Universities. Salaries $600 to $1800. Your desires realized through The THURSTON TEACHERS' AGENCY. Free enrollment until March 1st. Send for booklet
ANNA M. THURSTON, Manager
378 Wabash Ave. Chicago, Ill.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

WANTED A teacher of Benn Pitman Phonography, having several years' Business College experience, desires to purchase an interest in a well established progressive school and assume charge of the Shorthand Department.
He is at present engaged as principal of such a department in a large eastern college.
Address, Fairfield,
Care of Business Educator, Columbus, Ohio.

THE DUGOUT PENMAN

Will give more and better service than any other penman in America for the same money.

Send 25c for circulars and samples. No postal cards or empties answered.

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IF YOU WISH TO EARN while you learn, write to
Parson's Penman, Keokuk, Ia.
My propositions and price lists will interest you. They are free.

WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.
E. C. ROGERS
MANAGER
20 E. Gay St., Columbus, O.

Not How Cheap but How Good

PENMAN AND CARD WRITER, writes fine up-to-date visiting, friendship, and graduating cards at 20c per doz., 2 doz. 35c, or 3 doz. 50c. Diplomas lettered in finest German or Old English text. Send postal for prospectus and terms to agents, to
J. A. STRYKER, 211 N. Fifth St., COLUMBUS, O.

A GOOD BUSINESS COLLEGE FOR SALE

Immediate possession can be had.

Write Lock Box 372, Paris, Ill.

IF YOU

have studied penmanship under the old methods and failed to acquire a rapid business hand or an accurate professional style, enroll with us, as we guarantee to make you an expert or refund your money.

All branches of penmanship and pen art taught. Cards written and all kinds of pen work executed to order. Send stamp for full information and samples.

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101 MAIN ST., KEWANEE, ILL.

THE BETTER KIND OF CARDS
Six ways to write your name, **15c**
Written on two dozen cards, **25c**

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492 HUTTON PLACE COLUMBUS, OHIO

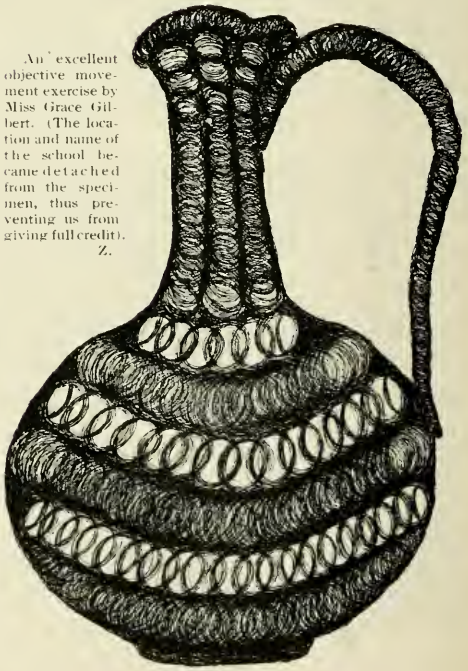
PIONEER BUSINESS EDUCATORS OF AMERICA

For further information concerning these war-horses of the profession see page four. The original picture is three times as long each way as this illustration; each portrait is clear and all print readable at a distance. Why deny longer yourself the inspiration to be derived from having this picture in your office where it may cheer you during times of depression, and where you can point to it with pride when some one attempts to belittle Business Education or when some one suggests that Commercial Education is a very new thing.

By Mr. R. M. Baldwin,
Policy engrosser.

The Penn Mutual Life Insurance Co.,
Philadelphia.

H. B. Lehman, Central High School, St. Louis, Mo.



An excellent objective movement exercise by Miss Grace Gilbert. (The location and name of the school became detached from the specimen, thus preventing us from giving full credit).
Z.

By A. E. Cole, Prin., Commercial Department, Tarentum, Pa., High School.

TYPEWRITING SPEED DRILLS

Fifty snappy, well graded lessons in typewriting, leading from a low rate of speed up to 75 words per minute. Nothing so carefully graded from one speed to another has heretofore appeared. The ascent is so easy and gradual that you hardly realize the increase until you find yourself in the ranks of the rapid operators. The price:

FIFTY LESSONS FOR FIFTY CENTS

Send Stamps or M. O.

C. E. BIRCH, Lawrence, Kans.

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70 Fifth Ave., New York

Recommends teachers to colleges, public and private schools. Advises parents about schools.

WM. O. PRATT, Mgr.

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U. S. Commercial Teachers' Bureau,

G. W. Beckler, Secy. Chillicothe, Ohio

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MIDLAND TEACHERS' AGENCIES

WARRENSBURG, MO. RICHMOND, KY.

NO ENROLLMENT FEES

WRITE ANY OFFICE FOR BLANK

PENDLETON, OREGON

THE KINSLEY-DRAKE CO.

SCHOOL AGENCY

Removed to Trenton, N. J., solicits correspondence from teachers, and from schools looking for teachers, and from schools for sale.

Free registration

KINSLEY-DRAKE SCHOOL AGENCY,

TRENTON, N. J.

IN SEPTEMBER Three of our members began work in new positions in St. Louis Business College, two in the Cleveland High Schools, two in University of Wisconsin, one in University of Nebraska, two in Pittsburg, and many more in all parts of the United States. What about your future? Will you not let us assist you? Free registration.

THE SPECIALISTS' EDUCATIONAL BUREAU.

Managed by R. A. Grant, Head of Com'l Dep't Yeatman High School, St. Louis. Webster Groves, St. Louis, Mo.

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College

Box 353, Indianapolis, Ind.

Unless all signs fail, next spring and summer will break all records in the offer of opportunities for worthy teachers who desire to change their positions for any valid reason. Already we are booking confidential calls for next year's teachers. One man, meanwhile, who now has three of our men at from $1400 upward asks us for an A1 penman and commercial man at from $100 to $125 per month to begin now. Whether manager or teacher, we should like to help you; and the earlier we get into touch with each other, the more efficient will be the results.

A LOOK AHEAD

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

Positions Not All Filled

We now (September 10th) have the following openings for commercial teachers to be filled:

One $1500 High School position.

Five $1200 positions. Two High School places.

Ten positions paying from $900 to $1200.

Eighteen positions paying from $500 to $900.

We Need More First-Class Teachers

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Bowling Green, Ky.

Free Enrollment if you mention this paper.

TRAINING SCHOOL FOR COMMERCIAL TEACHERS

The requests for graduates of the Normal Training Department of the **Rochester Business Institute** for unusually desirable positions continue to be very active, although this is the middle of the school year.

The students now in attendance in this department are pursuing their work with absorbing interest, while the reports from recent graduates in their new positions regarding their success and prospects are gratifying in the highest degree.

Our illustrated prospectus and special bulletin, fully describing this department, mailed promptly to any address.

Rochester Business Institute, ***Rochester, N. Y.***

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

Trusting that my practice in penmanship may be productive of results satisfactory to you, I beg to remain,

Yours truly,
Katherine C McCloskey,

October 1, 1908

mat mate note notice matter repeat
mat mate note notice matter repeat
mat mate note notice matter repeat
mat mate note notice matter repeat
October 22, 1908 Katherine C McCloskey

Note the time and the improvement. Pupil of the Salem, Mass., Commercial School, Geo. P. Lord, proprietor; Mrs. N. P. H. Noble, teacher of writing.

MONOGRAM STATIONERY

NOTICE!! The latest out! Just discovered! Something new in Fendom! Send 50c for a half pint bot. of my embossing liquid, "It Has the Raised Effect"; as a starter, for monogramming stationery, etc. Any pen enthusiast can use it. Nothing like it in the world! Send 35c for an excellent box of high grade linen stationery with your initials embossed into a monogram, in gold or colors, post paid. Send 25c for 16 white, colored, comic, or flourished cards written to order 500 per cent guarantee.

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THE HOLDER THAT MAKES WRITING A PLEASURE

I use it exclusively in my expert writing; invaluable to the professional, to the amateur or to the beginner. You can write easier, longer and better by using this great instrument.

Some of the special features of this holder are very clearly expressed in the following unsolicited letter from G. W. Weatherly, President of the Joplin-Carthage Business College Company of Joplin, Mo. This letter tells its own story. Read it.

Mr C. W. Ransom, President, Joplin, Mo., Sept. 21, 1908.
Ransomerian School of Penmanship, Kansas City Mo.

My dear Mr. Ransom; -I have given one of your penholders a three months' long trial: a careful and severe one, side by side with the best and most expensive holders made, ones costing three or four times as much, and today yours is the only one remaining on my desk—it has forced the others back into the drawer among the things kept for "old times sake".

I have never found the equal of the holder. With it the finest writing can be produced all day long without causing that "tired feeling" so common to professionals for "it fits the finger." To the beginner, it opens up the gate to a new field, creates a new ambition along penmanship lines, as it is a progress maker—with it you can fairly see the improvement in your writing.

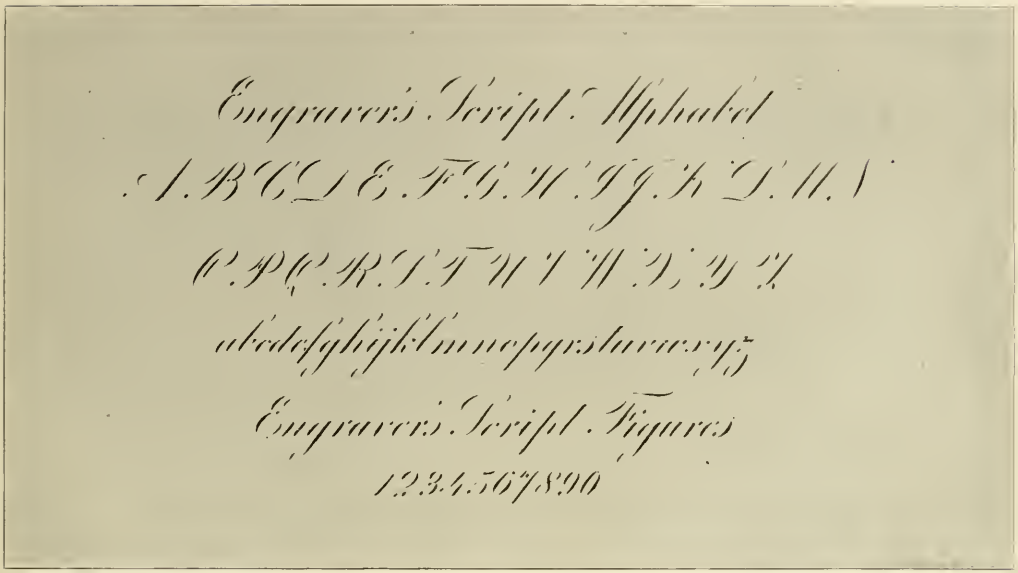
The holder occupies a field of strictly its own; in fact, two of them, it being the only one, so far as I know, that can be changed into either an ornamental or business holder at will, and is equally fine in either. *This feature is valuable.* It is a handsome holder, will last forever, and it is absolutely useless for the penmen to look for anything better or even "just as good" for it is not made.

Very truly,
G. W. Weatherly, President.

This beautiful solid rubber holder will last you a life time and the price is only ***50 cents each post paid.*** Special prices to schools and colleges; write for them.

Address:

C. W. RANSOM, Prest., Ransomerian School, 3825 EUCLID AVE., KANSAS CITY, MO.



A photographic engraving of engrossing script from the pen of Charlton V. Howe, Philadelphia, whose suggestions and instructions to students of such work were given in the October number of this journal. This is probably the finest alphabet of the kind ever printed in a penman's paper.

Follow-up Advertising for Schools

Direct, catchy Advertising to fit the ideas of young people.

"What appeals to adults in Advertising may not interest youth."

Complete campaigns outlined and material furnished, cheap outdoor publicity, mailing cards, etc. Write for samples and prices.

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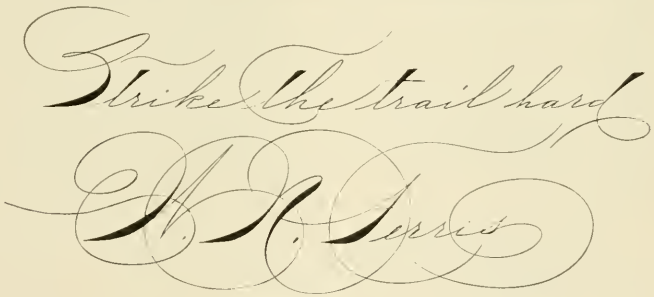
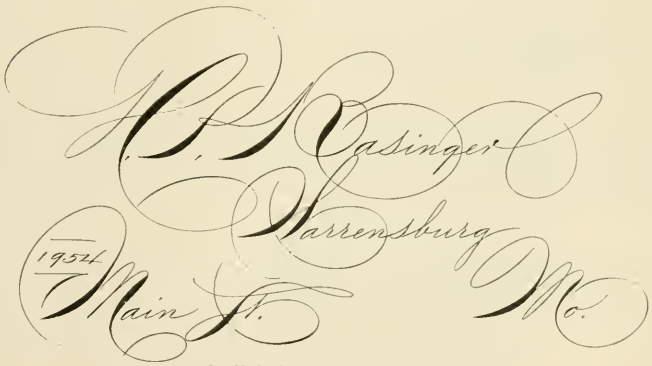


By J. A. Snyder, penman in Ferris Institute, Big Rapids, Mich.



By H. B. Lehman, St. Louis, Mo.

Lessons In

Roundhand

W. A. Baird,
118 N. High St.,
Columbus, O.

This month we have the loops below the line, which completes the work on the small letters. This lesson will undoubtedly be harder than the previous lessons in many ways and will call for harder work on your part.

The lower loop is just the reverse of the upper loop, the main stroke of the loop is practically straight on the inside as far as the shade extends which is about 2½ spaces. Write your work the same size as the copy and rule head and base lines for the minimum letters and also for the loops, be careful about pen liftings, all liftings are plainly shown in the copy and you should study the copy carefully.

The lower loop like the upper loop can be made in two ways: first, make both sides of the loop downward, the heavy side first and second, by making the loop with but one stroke. I would recommend the first way to beginners, but after one has become quite proficient I believe better looking work can be turned out by the second method.

The *j* is composed of a preliminary stroke and the loop with a dot above it, be sure the dot is on a line with the loop and do not make it too large; the first stroke of the *y* is a double turn same as finishing stroke of *n*. The *g* is composed of an oval same as the *o* or *a* with the loop added, see to it that there is a small space between the hair line of the oval and the shaded stroke of the loop. The *q* is the same as the *g* as far as it goes, it extends only 1 1-2 spaces below the base line the same as the letter *p*, while all the other loops extend two spaces below the base line, the finishing stroke of the *q* is a slightly curved stroke to the right of the main stroke of the loop. The *q* is spoken of here as a loop but in reality it is not, at least in this style. The *z* will be found to differ some from the other loops, the first part of the *z* is the same as the first stroke of the *n*. In beginning the loop the pen swings to the right and then downward, be careful to keep the shade on this loop rather high as there is a tendency to drag it too far down, more so than in the other loops.

Study very carefully the spacing in the words, look out especially for letters which follow the *o*.

In the lower line of the copy we have the entire small alphabet, this will afford an excellent opportunity to see how often certain strokes are repeated. I have not given many different styles of letters, but have tried to give those which seem to me to be the most common in use. All the upper loop letters with the exception of the *f* can be made with a straight stroke the same as the second *k*, the *g* and *j* may be finished the same as the *y*, but when this finish is used it rarely extends more than one space below the base line.

Chicago, Sept. 9th, 1908.

The Business Educator,
Columbus, Ohio.

Gentlemen:— Please send me the Business Educator the coming year for the dollar enclosed, Professional Edition.

Try and mail it this week yet as I am going home next week on my vacation.

By complying with the above request you will greatly oblige,

Yours truly,
A. M. Grove.

1003 Chi. Opera House Bldg.

By A. M. Grove, a 1908 Zanerian, now with B. C. Kassell, engrosser, Chicago.

Some students who sent in work on the first and second lessons have not been heard of since. There may be some specimens given to those doing the best work at the end of the course, and if you rest on your oars too long you will be counted out at the finish.

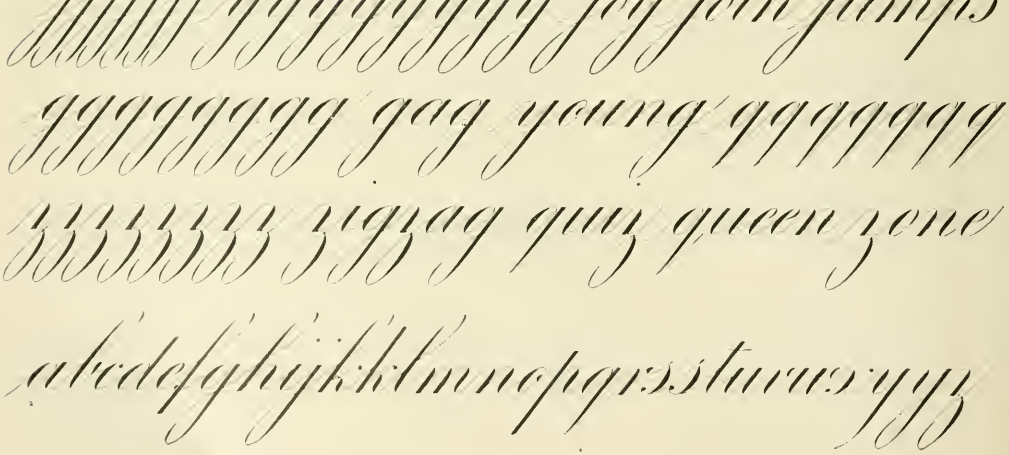
BAIRD'S CRITICISMS.

C. E. B., Winooski, Vt. Your work is very good. Write your work same size as copy. Second shaded stroke of *h* and *p* is invariably off slant. Finishing stroke of *k* is only one space high. Retouch your work carefully after it is written, you will find it the very best kind of practice. I expect some fine work from you in the future.

W. A. D., Rockford, Ill. Your work on the third lesson is very good. You should read instructions given with lesson No. 1, as to pen liftings. Slant your work a little more. Send in work same size as copy.

F. L., Bristol, R. I. Write your work same size as the copy. Your double turns in letter *p* are too angular, second part of *k* is too weak looking for the first part. Study the copy carefully.

P. E. C., Bowling Green, Ky. Your work is nice. No particular criticisms.



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The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA

Nov. 3, 1908.

Dear Zaner & Bloser,

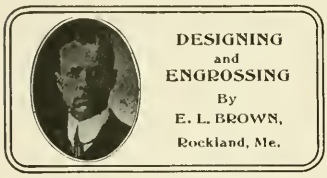
Inclosed find list of subscribers and P.O. order for $38 50. (Our classes are not so large this year.) If possible we would like to start with the Sept. number.

You deserve success and you have our best wishes.

Sincerely yours,

M. H. Ross

A specimen of business writing not intended for publication. Mr. Ross is one of our finest penmen as well as a loyal supporter of the B. E.



The Heading of a Set of Resolutions.

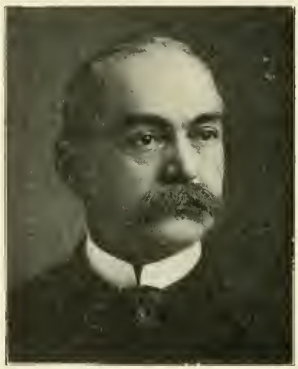
First rule vertical center line of page, then rule height lines about three-fourths of an inch apart, placing the point of the dividers about 6-inches below base line of lettering. The double curve is obtained by placing the point of dividers at just the right place at top of sheet. After the ruling is done block in the lettering very roughly in order to find the exact space the letters must occupy that the line will be well balanced the word "Whereas" must be carefully penciled before inking. This is a strong, graceful letter and quite difficult for beginners. Use waterproof ink, and after the letters are finished up carefully, add the water color shade. See that the color flows freely and that the shading is uniform.

The instructions below were unintentionally omitted from the December BUSINESS EDUCATOR. They were intended to accompany Mr. Brown's beautiful illustration in that number.—Editor.

Having confined ourselves to wash drawings for the last few months, we present a pen drawing as material for this lesson, believing a change beneficial.

Pen drawing has some advantages over brush work, as it comes out in engraving to look more like the original drawing whereas the effect of wash and color is lost in reproduction, and the half tone cut requires the most favorable conditions for satisfactory printing.

Pencil the design first giving careful attention to the arrangement of the holly branch, form and finish of initials "S" and "C." Observe that the color values on the holly leaves are developed by the use of parallel lines, with very little cross-hatching. Keep the word Season's lighter in effect, bring out the letters by using a dark background of cross hatched lines and spots of solid black. In the word "Compliments" the the lettering is dark in tone and the background light. Thicken the lines where the darkest values occur, and add spots of plain color wherever required for contrast. Aim to obtain desired effect with as few lines as possible.



The subject of this sketch, Mr. J. E. Soule, the engrosser, of Philadelphia, was born in Maine sixty years ago, and received the greater part of his education at the East Maine Conference Seminary, Bucksport, Me. In '61 he came to New York and for a couple of years after attended Fulsom's Bryant & Stratton College at Albany, N. Y., graduating therefrom and afterward being employed as a teacher for a number of years in that institution. He then went to Boston with The Bryant, Stratton & Hyde College for nearly two years, when he went to Philadelphia where he has remained ever since.

He worked for Mr. Kimberly of the Bryant & Stratton College, of Philadelphia, for three or four years, until the death of Mr. Kimberly, when the college came into the hands of Mr. Soule. He conducted it until '84 or '85 when he sold it and went into business as a banker and broker. After several years in that line he retired from it and has since then devoted his time to pen art work, along the line of engrossing.

During the early days of his penmanship career, he had the pleasant experience of being intimate with Father Spencer, even traveling and sleeping with him. He was also quite well acquainted with his family, who were always particulary kind in advancing the interests of aspiring young men. They always had a cheering word and a helping hand for every one who desired to become proficient in the profession.

He got his start in flourishing and lettering from the famous John D. Williams, with whom he traveled a great deal for a few years. One of the pleasantest recollections of his life along in the 60's and 70's was his association with Mr. H. W. Flickenger, one of the most unselfish and delightful of all men. He knows of no one in the profession whom he admires and respects more and every good word that can be said of him is fully deserved.

Since thirty years of age, he has given a great deal of attention to athletics and sport in which he has been quite successful. At the present time he has nearly 100 fine cups, medals and bronzes, which he won in competition. For many years he was one of the "Big Four" of the Riverton Gun Club, this "four" being acknowledged the amateur champions of the world in shooting. Ten years ago he gave up this sport and since only uses the gun in field work.

For twenty-five years he gave a great deal of attention to boxing, finding nothing in the world so beneficial to his health as that exercise, building up from 160 to 220 pounds by judicial use of the gloves. He recently gave up this phase of gymnasium as being rather too strenuous for a man past 60.

The game of billiards he has played since a boy and has the honor of being one of the six to represent the United States in the Amateur Tournament for the championship given at the Racquet Club of New York. For several years, however, his principal pleasure has been golf, which he has played throughout the North and South in season. He belongs to the following clubs "Union League of Philadelphia," "Philadelphia Country Club," "The Kettle Club," "The Riverton Gun Club," "The Aronimink Golf Club," "The Hamilton Whist Club," "The Union League Whist Club," "Tin Whistle Club, of Pinehurst, N. C.;" and "American Club in the City of Mexico." He is also a member of the Masonic Fraternity, The Mayflower Society, Sons of Revolution, Founders and Patriots of America and the National Amateur Billiard Association of America.

His business is a specialty and he has confined himself mainly to one line and has never attempted work of a great variety, although having the ability to do almost any line if he chose to do so. He does a vast amount of political work for Philadelphia, Pennsylvania and United States Government. At the time this was written he had on hand an order from the Government of Canada and was just finishing one for the Government of Korea. He does much work for England, Sweden, Russia, Prussia, France, Italy, Venezuela, Brazil, Mexico and Japan. The Pennsylvania, Reading and many other railroads are regular customers, and nearly all the Banks, etc., of this section of the country. So much for Soule, the engrosser and Athlete. Now for Soule, the man.

His office is always open to penmen and everything he has is at their hands if they care to inspect the work. The more that call upon him the better he is pleased and if he can in any way aid them it gives him the greatest possible pleasure.

He says his children are all married and he has plenty of time to entertain congenial men. Your editor can vouch for this, having been delightfully entertained by him last spring while attending the National Commercial Teachers' Association. Few men in our profession possess the knowledge and skill that he does and yet who are so little known and whose modesty is so marked as to well nigh make it impossible to secure work from his hand for publications. We have tried for some years to get a specimen of his work and only recently succeeded; it was presented in the December number of THE BUSINESS EDUCATOR.

BOOK REVIEWS

"Progressive Dictation Exercises," is the title of another of the large series of booklets published by the Phonographic Institute Co., Cincinnati, O. This booklet is printed in large bold type with marginal references and shorthand characters, making it doubly practical and convenient.

"Muscular Movement Writing" by C. A. Faust, 40 Dearborn St., Chicago, Ill., is the title of the best booklet published on that method of writing. It is superbly graded, the instructions clear and to the point, and the illustrations well executed. Mr. Faust deserves success in his efforts to improve the handwriting of young people, and we learn with pleasure that his method is used quite extensively although not having been published very long.

"The Standard Domestic Science Cook Book" by Wm. H. Lee and Jennie A. Hansey, Laird and Lee, publishers, Chicago, is the title of a 526-page, substantially-bound, splendidly-printed, artistically illustrated book devoted to the subjects implied in the title. It contains 1400 receipts and is divided into 32 departments, making it very easy to refer to anything desired. It also contains 135 special engravings, including 16 lithographic plates in natural colors. The receipts are all given in plain language so as to be easily understood by anyone.

Full leather, $2.50. Washable Keratol Edition, $1.75.

We recently had the pleasure of receiving samples of the "Carpenter Commerce Cassettes" comprising little enclosed frames 3¼x4 inches in size, each one containing a different product, the object of which is to illustrate in the school room in the most convenient and faithful manner the products of the earth in their raw or original state as well as in the various processes of manufacture. One frame contains samples of red and white cedar, another contains Java coffee in its original form and in its washed or process form, another contains samples of pure merino wool of rare quality, and another contains a sample of hard red wheat.

These cassettes are being used very largely by commercial schools in connection with their course in Commercial Geography. We predict that ere long these cassettes will be found not only in commercial schools but in public schools as well, as we have never seen anything quite so attractive and appealing to the eye as these little concrete pictures of real things. The eye is the natural avenue through which we learn most, particulary as concerns things. Hence the value of these little compact packages of real materials from which we derive our food, our clothing and our shelter. Manufactured by Frank O. Carpenter, Department of Commerce, English High School, Boston, Mass. For information, price, etc., address as above.

"Book of Alphabets" by H. W. Shaylor, twenty-four pages, copy book style, price $1.00 per dozen, published by Ginn & Co., Boston, New York and Chicago, is the title of the best little book of the kind we have ever had the pleasure of examining, particularly for public school use. The alphabets are all distinctly modern and practical with terse instructions.

"Ink and Questioned Documents" by Albert S. Osborn, Examiner of Questioned Documents, Rochester, N. Y., is the title of the most concrete little booklet on the subject named in the title we have ever had the pleasure of examining. Persons interested in this science and art will do well to apply to the author for price, as none were given in the sample sent. The student of hand writing has a great deal to consider aside from the writing itself, such as the materials with which and upon which it is written, etc., etc.

DESIGNS AND CARD WRITERS' MANUAL
Contains 70 pages, 190 styles of cards illustrated. Tells all about how to order the best and cheapest cards—cards that are quick sellers. Don't fail to send for this book and samples before placing your order for cards. A 2c stamp will bring it to your door. Address,
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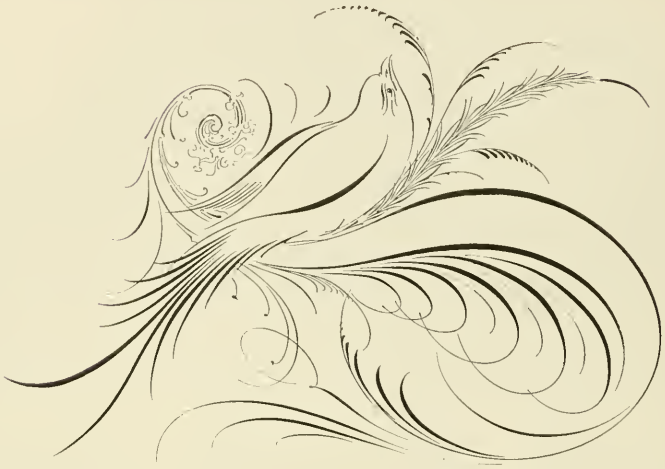

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I will write your name on one dozen CARDS for 15 cents.
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Zanerian Fine Writer Pen—The best and finest fine writing pen made—best for engrossing, card writing and all fine script work. Gross $1.00 ¼ gross 25c 1 dozen 12c

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Zanerian Medial Pen—A high-grade medium, extra smooth pen for business writing. None better. Just right for students and accountants. Gross 75c ¼ gross 25c

Zanerian Business Pen—A smooth, durable, common sense business pen. For nonshaded business writing it has never been excelled, if equaled. Gross 75c. ¼ gross 25c. 1 dozen ..... 10c.

Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

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Zanerian Oblique Penholder—Handmade, rosewood, nearly 12 inches long, a beautiful and perfect holder. 1 holder 50c

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1 holder 10c, 6 holders ..... $ .35
1 dozen ..... .60
¼ gross 1.35
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¼ " " ..... .70
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½ " " 2 50
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50 sheets by mail postpaid 70
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MUNSON SHORTHAND

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THE BUSINESS EDUCATOR

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FEBRUARY, 1909

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After meeting with such success, I am most certainly an ardent supporter of the Bliss System.

Yours very truly,

JOHN TRICKEY.

As the above letter written by Mr. Trickey, Principal of the Commercial Department in the High School at Winthrop, Mass., is self-explanatory, no comments are necessary.

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CHARTIER-GREGG CONTEST

OFFICIAL REPORT

DRAKE SCHOOL			SPENCER SCHOOL		
PUPIL	Exam. Aug. 29 Total Words Credited	Exam. Oct. 24 Total Words Credited	PUPIL	Exam. Aug. 29 Total Words Credited	Exam. Oct. 24 Total Words Credited
Ada Munson Edith Evans Seville Smith Anna Lobse Salome Tarr J. W. Rush	4576	5121	Clara Boorman Mildred Payne Gladys Taylor E. Buermeyer A. Jarvis E. Decker	4330	5293

Examine the figures in the above report. Note that at the end of four months, August 29th, the Gregg students were (4576—4330) 246 words ahead, then look at the close of the Contest, October 24th, when Chartier students were (5293—5121) 172 words ahead. A clear gain for the Chartier students in less than two months of (246 plus 172) 418 words on the Gregg students. Think of it, 418 words, a gain for each Chartier student over the Gregg student of 69 2-3 words in two months, August 29th to October 24th.

If the Chartier students had won at the end of four months, then suffered such a defeat, in the final contest, as the Gregg students did, **the money would have been returned to Mr. Gregg, if the committee had sent it to us.**

If Mr. Gregg wishes to square himself and the committee, he can do so by **accepting** our **challenge** to **continue** the contest, with **public monthly demonstrations.**

We do not accuse Mr. Gregg or the committee of trickery, we wish to be just. If he will have his three or four best students write against our three or four best students, and if his students write within 50 words of our students, we promise to quit the shorthand business. **Conditions:** Matter is to be read at the rate of 150 words per minute from papers just from the press. Public Demonstration, People from the audience selected to correct the papers, Results announced immediately. When Mr. Gregg is asked to meet us again in Jersey City, he answers in the language of the Raven **"NEVER MORE."**

EXTRACT FROM PITMAN'S LETTER

"From a close study of the two systems, we have never had any doubt in regard to the outcome of the contest. It is simply a case of the 'Survival of the fittest' and we offer you our congratulations in this connection."

(Signed) ISAAC PITMAN & SONS,
C. A. PITMAN.

Mr. Pitman, after a close study of the two systems, recognizes the superiority of Chartier Shorthand over Gregg.

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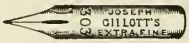
Sheltering the dead gods long passed to dust,
Whose austere beauty we still hold in trust,
As heritage of times when each faint call
From high Olympus sounded but to fall
On ears that waited but to welcome just
The hint of duty; nor in doubt discussed
The instancy of yielding soul and all
To the dead gods of old. New gods unfold
In temples stripped of stone and peristyle,
Who speak the old high message on the street,
Where men with slitted eyes filch but the gold
Of sunset; and the sordid, modern while
Sees beauty like the Greek at Pindar's feet.

MELVIN CASSMORE,
Seattle, Wn., Coml. School.

Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



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ZANER & BLOSER

PENMANSHIP PUBLISHERS COLUMBUS, OHIO

REGENTS' EXAMINATION QUESTIONS

For Business School, High School, Commercial Teachers, Stenographers, Book-Keepers, Correspondents and Typewriters

1. What are the title and salutation to be used in addressing firms composed of men and women?
2. Do you addreas above-described firms as "Messrs. Smith, Brown & Co." and salute them as "Gentlemen" or "Messrs. and Mesdames Smith, Brown & Co.," and salute them as "Gentlemen" or "Gentlemen and Ladies": or what style do you use?
3. How should a married woman sign a business letter?
4. Why is any other point but the colon wrongly used after the salutation?
5. What rules govern the formation of hyphenated or unhyphenated compound words?
6. What determines the placing of quotation marks before or after the comma, semicolon, colon, and the interrogation point?
7. Can you explain effectively the principles that determine the paragraphing, use of display type, balancing on the page, capitalizing, and isolation of words that describe an order for goods so that your pupils can understand?
8. Can you describe how to divide figures as a word at end of line?
9. What is the plural for "Dear Madam"?
10. Can you give the rule for the use of "&"?
11. Is there a gain or loss in speed in typewriting the abbreviations "inst.," "ult.," and "prox."
12. Can you define these terms? Stet. verbatim, c. i. f., et. al., ss., s. s.

In the "Style Book of Business English," there are 230 questions like the above, besides a hundred pages of the theory of correspondence, with specimen letters, covering the whole field in detail that every teacher of Business English or stenographer or correspondent or book-keeper, ought to know.

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CHAMPIONSHIP GOLD MEDAL AND CASH AWARD FOR WRITERS OF ISAAC PITMAN'S SHORTHAND

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PITMAN'S JOURNAL offers a Championship Trophy (value $175) for competition at Providence, R. I., on Saturday, April 10, 1909, in connection with the annual meeting of the Eastern Commercial Teachers' Association, when the Egan International Cup (open to all shorthand writers and now held by an Isaac Pitman writer) and the Miner Gold Medal (open to all writers of less than ten years' experience), will be competed for. The trophy, which is of solid gold and weighs four and one-half ounces, is given for the purpose of arousing enthusiasm and emulation among the writers of Isaac Pitman Shorthand, and must be won three times consecutively before it can be retained permanently. The competition is open to writers of the Isaac Pitman system who have commenced the study within the limits of North America, and there is no limit as to age, sex or color. This medal will not be awarded unless the gross speed exceeds 160 words per minute, and the net speed 150. Candidates must enter their names with Isaac Pitman & Sons 31 Union Square, New York City, before the date of the Providence meeting. The present holder of the Medal is Miss Nellie M. Wood,

CASH AWARDS

In addition to the trophy, PITMAN'S JOURNAL also offers a cash award of $350 to any writer of the Isaac Pitman shorthand who may be successful in winning the Eagan International Cup, also a cash award of $175 to any writer of the Isaac Pitman system winning the Miner Gold Medal. This offer is open to all Isaac Pitman writers, American or otherwise.

THE WORLD'S RECORD FOR SPEED

is held by Miss Nellie M. Wood (an **Isaac Pitman writer**) who won the Eagan International Cup (1908) with a gross speed of 260 words per minute and a **net** speed of **253 words per minute.**

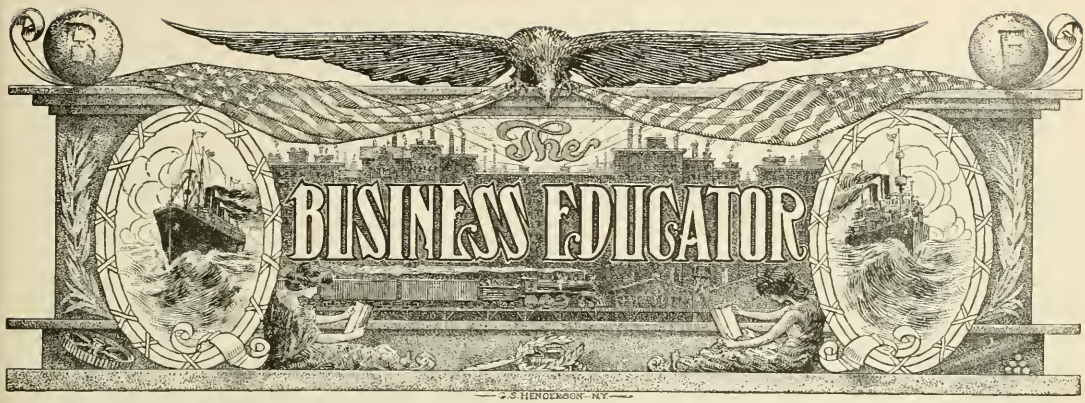
THE WORLD'S RECORD FOR ACCURACY

in high speed shorthand writing is held by Sidney H. Godfrey (an **Isaac Pitman writer**) who wrote at the third International Speed Contest, Philadelphia, 1908, at the rate of 180 words per minute and turned in a transcript **99 4-5 per cent correct.**

Send for "Why the Isaac Pitman Shorthand is the Best" and a copy of "Pitman's Shorthand Weekly."

ISAAC PITMAN & SONS, 31 Union Square, New York

Publishers of { *"Course in Isaac Pitman Shorthand," $1.50* / *"Practical Course in Touch Typewriting," 75c*



VOLUME XIV. COLUMBUS, O., FEBRUARY, 1909. NUMBER VI

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.
The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.
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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Mr. Warren H. Sadler, of Sadler's Bryant and Stratton Business College, and the Sadler-Rowe Company, Baltimore, Md., died Jan. 7, 1909 of Bright's disease. This news, we know, will come with quite a shock to many in our profession, who, in their hearts, extend sympathy to the bereaved family.

Mr. Sadler was one of the few remaining pioneer business educators. His presence at our conventions will be greatly missed, for he was, because of his genial disposition, a universal favorite. Whole-souled to a fault, yet aggressive almost to the last, he exerted an influence for brotherhood and progress in the profession second to no other. This is a monument more enduring than marble, and a legacy far more valuable than millions of dollars.

THE INDIANAPOLIS MEETING.

The National Commercial Teachers' Federation, comprising the following National Associations: Private School Managers', Business Teachers', Shorthand Teachers', Penmanship Teachers,' and High School Commercial Teachers', which was held in Indianapolis during the holiday week was a fairly successful meeting. It was well attended, considering the times, and many excellent addresses were presented by able men from various parts of the country.

It did two very commendable things for which it deserves unstinted praise: It elected Mr. M. H. Lockyear, of Lockyear's Business College, Evansville, Ind., president for 1909, and it also voted unanimously to go to Louisville, Ky., next December to hold its next meeting. A better man for president, and a better place to meet could not be found this year, we believe, and therefore we wish to congratulate the Federation upon the sanity of its choice.

These two things practically assure a rousing meeting less than a year hence. With Mr. Enos Spencer as host, we may rest assured that the local arrangements will be well planned and executed; all that will remain to make it a success will be for one and all to plan during the year to turn southernward next Christmas time and enjoy such a hospitality as only the Kentucky Colonels and Belles can give.

SHORTHAND & TYPEWRITING SCHOOL,
41 CHARLOTTE ROAD, SHEFFIELD, ENG.

Dear Sirs: To adequately describe my appreciation of the "B. E.," I should require to give a whole string of adjectives. It is interesting, educative, instructive, amusing, etc., etc. "Good Gumption" is first class, and every month I use this page for speed practice with my advanced students in shorthand. The students are sometimes doubtful about some of the words you use, such as "Locoed," etc., but after having the articles read to them two or three times they begin to understand what is intended.

Yours faithfully,

D. SUMMERFIELD.

What Experience Has Taught Them

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

ON THE BUSINESS TRAINING TRACK.

And it came to pass that John, the son of Henry, went into a far country to win the hand and heart of a maiden of the House of Penna. On the third day he beheld a beautiful damsel gathering flowers in her father's garden. She was fair of face and comely of figure and his heart waxed warm and he said within himself, my heart desireth that this beautiful maiden should be my wife. Straightway he addressed the maiden and made pretty speeches and many compliments and day after day he filled her ears with the tales of beautiful mansions and goodly estates and told her of the consuming love in his heart; all to be hers in exchange for her hand in marriage.

How-be-it, the damsel heeded not his implorings because she knew not the words which he spake in an unknown tongue.

Straightway there cometh another out of a strange land who had heard of the beauty of this fair maiden and who had acquainted himself with her language, and she listened to his words and harkened no more to the unknown words of John. After many days behold the dismay of John when he saw the stranger carry her away as his bride.

John returned to his father's house and took counsel with Henry, his father, to whom he told all. "Thou foolish and unworthy son," said the father, "thou shouldst have first learned the language of the maiden's country then thou mightest have had thine heart's desire. Go now, therefore, and learn this strange tongue then go and woo her sister." Henry straightway did as he was commanded, then went the second time to this far country and to the maiden's sister he did pour out his heart in words that were as music in her ears. And she gave heed to his words and he returned to his father's house with his beautiful bride.

You smile at John's stupidity in thinking he could go "a courtin" without a knowledge of the young lady's language but this is precisely what many of the American merchants have done and are doing. They have actually sent large quanties of advertising literature published in a language that the people did not know, to foreign countries and kept doing so until an American consul protested in an official report against such a practice. These merchants must have been bashful bachelors who, in their younger days, were unaccustomed to society, otherwise they would not have the presumption to attempt to woo *Dame Fortune* without a means of communication.

It is an acknowledged fact that a foreign market for our goods is a necessity and merchants and manufacturers are discovering good openings in South America, but they are hopelessly handicapped for a common language. Some of the people, it is true, know English but not many people will take the trouble to learn the English language just for the sake of buying American goods, any more than you learn the French language that you might buy Swiss chocolate—you can get a substitute with less difficulty. Likewise the South Americans.

If further proof is needed on this point, just glance through the following advertisement which contains an attractive offer:

Posta vassitassi ile bana elly cent irsal idene parassinin bedeline oda texyini itchoun atideky outch sheylerden birini guenderirium: Bir tashib, ya bir yirmy dort dane moussaver atchik mouhabere varakassi, ya bir takim nazar tashlary. Satoun aldighiniz sheylerden hoshnoud kalmazsaniz, yine o sheylery satip paranizin iki katini ala bilirsiniz.

The above is a bona fide offer made in a language in common use and the contents are of interest to many of the readers of this magazine, but the writer could hardly hope to retire on a fortune should he depend solely upon the returns from this kind of advertising. Neither has the merchant who advertises thus any more reason to hope for success.

What American commerce needs and must have, if our goods are to find a foreign market—now a necessity—is young men and women who know the language of the country where the business is to be done. No merchant can hope for any degree of success unless he meets these people upon their own ground. Foreigners are not falling over one another in their rush for American goods—general impression to the contrary—but the prejudice of the prospective purchaser must be overcome, the merits of the goods made clear and the working of mechanical devices fully explained, And this must be done in keeping with American standards. America's competitors found out long ago that this could be done only by using the language of the people themselves. American merchants must also come to this point of view or they will play a losing game.

Salesmen must be sent to the field and agencies established in the principal cities and be conducted by Americans. Right here is a chance for a fine lot of young men to add Spanish to their commercial training and to make large places for themselves. It is the experience of exporters that satisfactory service in the foreign market can be had only by one of their own nationality, reliable though the native may be.

The correspondence of the home office will require some one who can read and write the Spanish correspondence. Follow-up, circular letters, announcements and advertising matter must be prepared. The industrial conditions of the country must be followed and the taste, likes and dislikes of the people studied and this can be done better through the native language and literature than in any other way.

With the knowledge of Spanish added to an otherwise good business preparation there ought to be bright prospects for ambitious young people. The field of salesmanship is large and the stenographer should look to the management of the foreign correspondence department, as a logical result.

Make your preparation *better than the best* and there will be plus signs on your pay envelope until you begin to fill the pay envelopes for those in your employ. Merchants and manufacturers are constantly looking for ways of doing things better than they have ever been done before and they are willing to pay for them. It seems to the writer that here is a good opportunity for bright young people to assist enterprising men to increase their foreign trade—to help to do it better than it has ever been done before—and at the same time advance their own interests.

Not long ago the editor of a well-known magazine made the statement that his magazine needed a young man to fill a ten thousand dollar position but had the greatest difficulty in finding a man qualified to take it. There were plenty of one thousand dollar men, he said, but we needed a ten thousand dollar man. He found such men to be very scarce. This is the common experience with concerns employing highly qualified help.

How would such a salary suit you, my young friend? Is there any reason why you should not command such a salary?

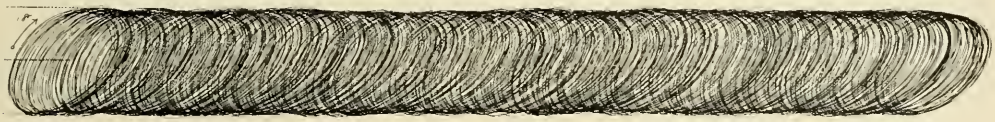
Lessons in Business Writing No. 2

S. E. LESLIE,

PENMAN, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

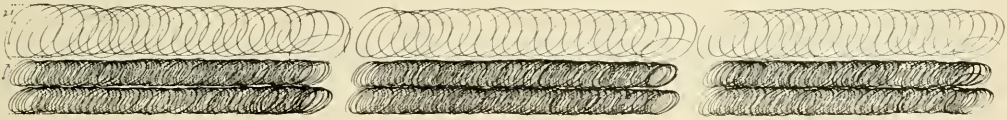
COPY 18. The movement exercises in Lesson I were practically all, except the straight lines, based on the direct oval. With this Lesson the indirect exercises are taken up. These may seem more difficult to you at first, but it will probably be because you began practice on the direct oval, and not that the indirect oval is really any more difficult than the direct. Make this oval exercise two spaces high. When made properly this indirect oval should look exactly like the corresponding direct oval in Lesson I.



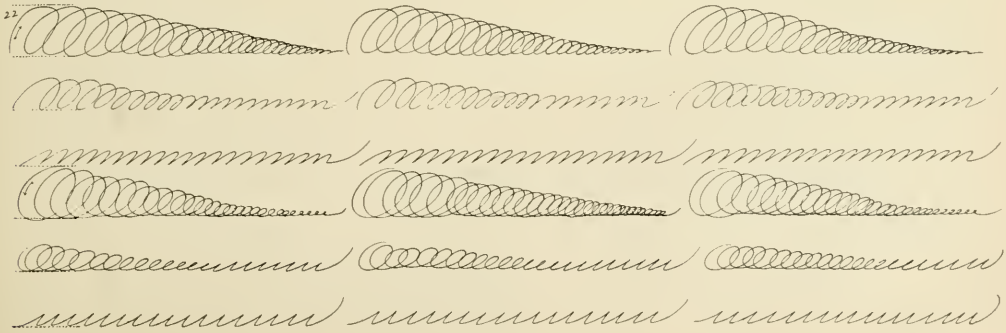
COPY 19. You should study about 1-3 of the time at first. Criticise the copies severely and your own work just as carefully. This will enable you o train the eye, and to know good forms when you see them. Make this indirect retraced oval two spaces high. It might be a good plan if your movement lacks freedom, to try it three spaces high for a little while.

COPY 20. It might be well to remind you about a correct position. It is very easy when one is thinking about the form of letter, movement, etc., to forget his position. You cannot hope to become a good penman or even retain your health if you constantly write in a poor position. Study illustration 1. in the January number.

COPY 21. You have here a variety of movement exercises which should be practiced very carefully. You should by this time be able to control the hand quite easily in the movement exercises.



COPY 22. This is perhaps the most valuable plate in this lesson. The first three lines of this copy are based on the indirect oval, and the principle used in the third line is found in a number of letters. Practice it carefully, making the turn at the top quite round. The last three lines are based on the direct oval. In the second line of the last half, notice how the *i* is developed. In the last line you have just the opposite from the third line. The principles are made sharp at the top, and have rather a round turn at the base line.

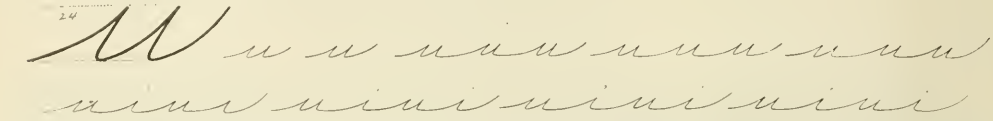


COPY 23. The same plan will be followed with the small letters as with the capitals; that is, when a new letter is first taken up a large letter will given to show the correct form. These letters are for study. Of course you understand they are not to be practiced this large. In practicing the letters you should be careful to get the same number on a line as is given in the copy. In making the *i* you will observe that the down stroke is practically straight.

23

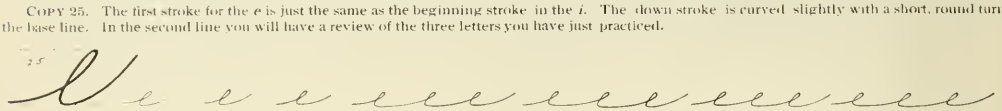
COPY 24. The *u* is composed of the same strokes that are used in the *i*. Keep the two down strokes straight and parallel to each other. In the second line of this copy endeavor to have uniform spacing between the letters. You will have a great deal of this kind of practice in this and the next lesson. It is designed to enable you to apply the movement in writing words

24



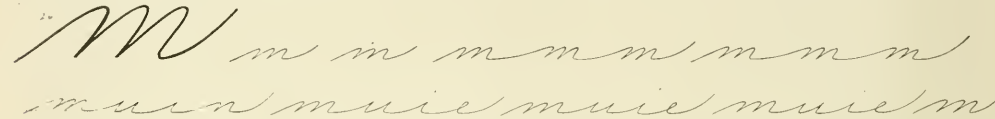
COPY 25. The first stroke for the *e* is just the same as the beginning stroke in the *i*. The down stroke is curved slightly with a short, round turn a the base line. In the second line you will have a review of the three letters you have just practiced.

25



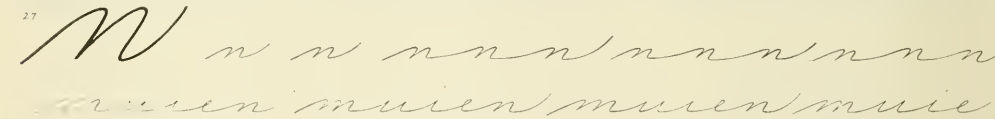
COPY 26. In the *m* you have an application of the movement used in the third line of Copy 22. Study this letter carefully before beginning practice. Join three rather rapidly without lifting the pen.

26



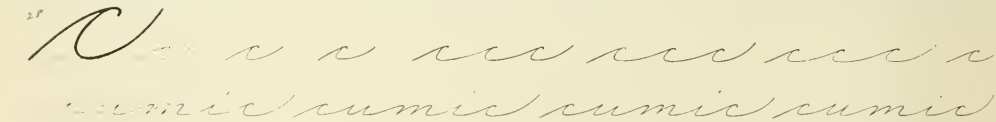
COPY 27. The *n* is like the last two parts of the *m*. In the second line you have an excellent review of previous letters. Watch spacing, slant and movement.

27



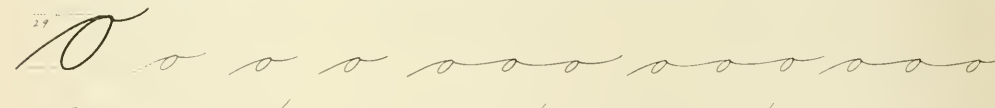
COPY 28. The beginning stroke for the *c* is the same as that for the *m* and *n*. Retrace slightly at the top. Sometimes the pen is lifted on the *c* in order to make a more accurate form, but I would advise you to retrace the top. In writing the word in this copy use just as easy a movement as possible.

28



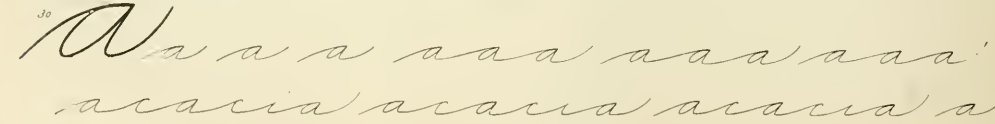
COPY 29. The beginning stroke for the *o* is the same as that for the *c*. Always close this letter at the top. Watch the spacing in the word.

29



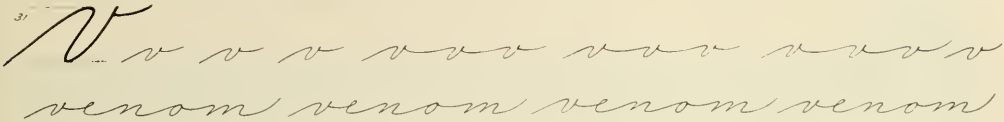
COPY 30. The beginning stroke for the *a* curves a little more than that of the *o*. This is a difficult letter, and will undoubtedly give you trouble. Study the form. Write the word in the second line very carefully, and criticise your work often.

30



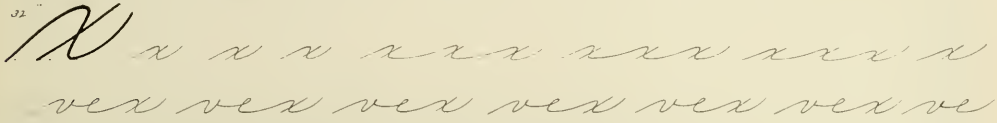
COPY 31. Note that the first part of the *v* is similar to the first stroke in the *n*. The last part will undoubtedly give you trouble. Retrace the up stroke slightly at the top, and finish the same as the *o*.

31



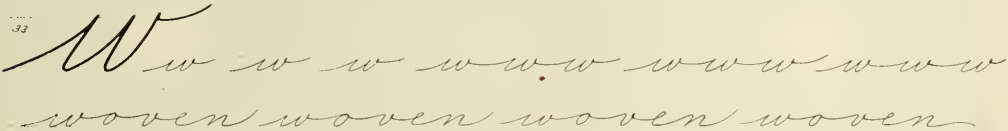
COPY 32. The *x* is not a very difficult letter but should be made with care. The cross stroke is usually made upward.

32



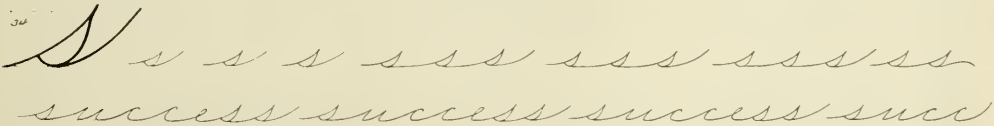
COPY 33. The first part of the *w* is made like the *u*. The finishing stroke is exactly the same as is used in the *v*. In the second line you have a valuable word for review of previous letters.

33



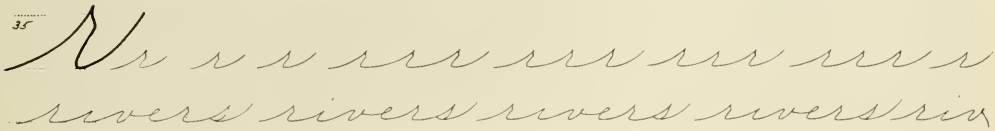
COPY 34. Study the form of the large *s* very carefully, as it is one of the most difficult small letters. The top of the letter is made sharp. Write the word with as much ease as possible.

34



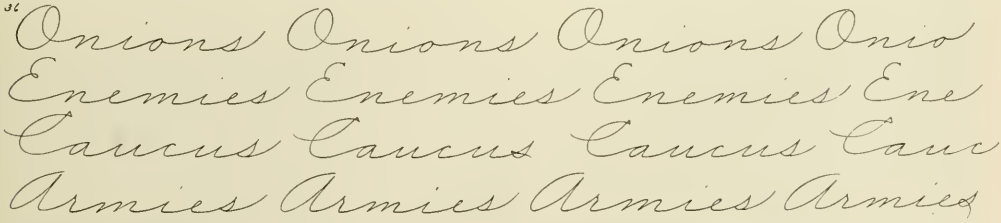
COPY 35. Make the beginning stroke in the *r* the same as in the *s*. This is another letter that beginners always have trouble with. This is the last letter of this lesson, and now before proceeding to the next copy it would be a good plan to review for at least one hour all the letters in this lesson.

35



COPY 36. The capital letters given in the first Lesson, should now be reviewed in connection with the small letters given this month. In every case join the capital to the small letter without lifting. Several pages should be made of each word, and more than that if you feel you are not making satisfactory improvement.

36



Boost Yourself by Boosting the Business Educator.

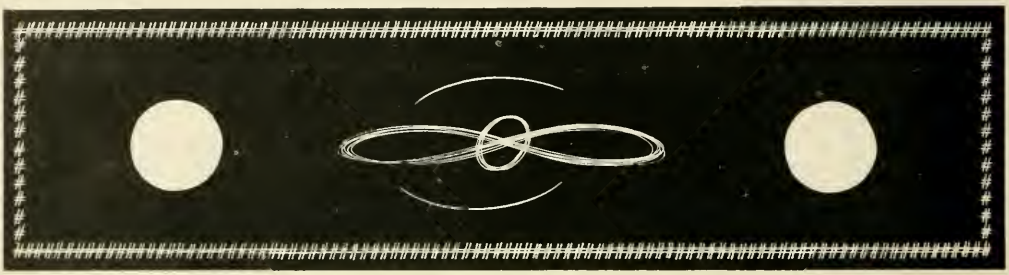
Lessons in Business Writing

Penman, Blair Business Fred Berkman College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address by the 20th of each month. Then watch for your initials in these columns about five weeks later.

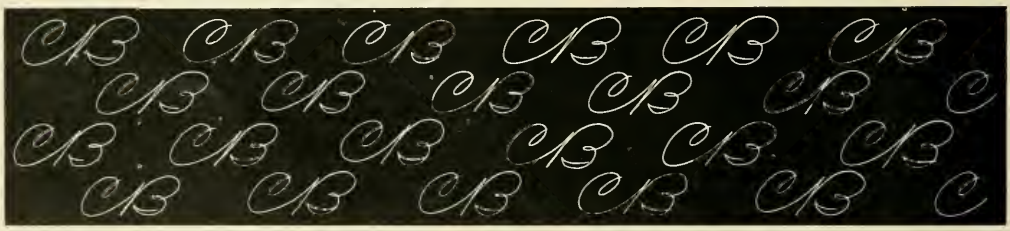
Supplementary Lesson Number three—Lesson fifty-one.

Refer to October and December numbers of THE BUSINESS EDUCATOR for Supplementary Lessons One and Two. The supplementary lessons are given only as examples—and the reader (writer) is supposed to catch the hint, try it, equal and excell it—and to "pass it on" to others to help kindle a flame the latent spark of ambition. Did you ever stop to think HOW, WHEN or WHERE you received your first inspiration to learn to write well Many, no doubt, can recall the time (and can see it now in their mind's eye) when some "beautiful writing" made an impression on their mind—and never to be erased



Lesson fifty-two.

Two letters—C and B—are given in this lesson. In business writing, it is commendable to join capital letters together when convenient. Especially is this true in signatures, etc.—when Initials are used. Two movements (direct and indirect) are used in writing C B. Practice the letters until you can make both letters easily, rapidly, and can, if need be, write the copy for several hours without tiring. Watch slant of letters as well as height. If the copies given in these lessons seem too difficult for you, you can rest assured that some of the copies given in previous lessons have not been mastered

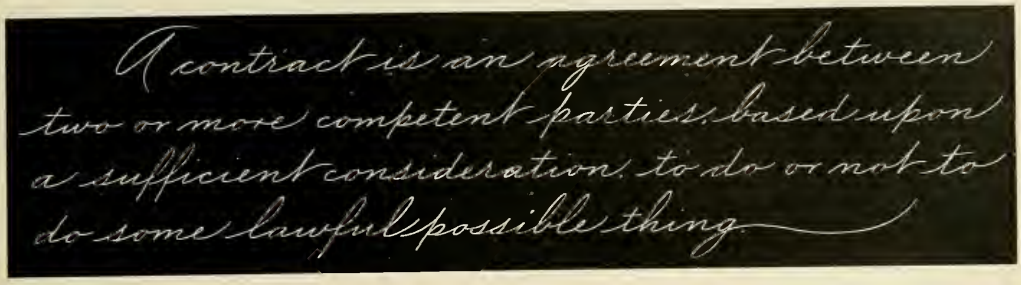


Lesson fifty-three.

"All aboard" for practice on Signatures. Practice the names separately for a while—until you have it down "pat" as some say. After mastering the names given in this lesson, begin work on your own signature—and form some suitable combination for the Initials, and finish with some kind of a curlycue. Many people prefer having some kind of a mark, scroll, or curlycue below their signature—and then there are others who think, say and do otherwise. Two things are necessary in this kind of writing: PLAINNESS and RAPIDITY.

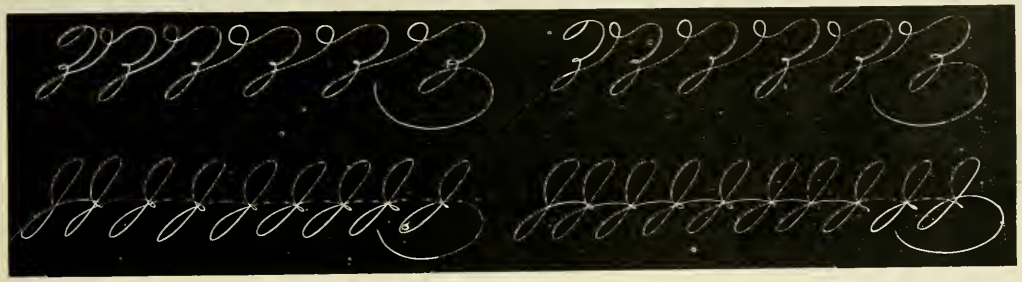
Lesson fifty-four.

A complete definition of a contract is embodied in the sentence given herewith. By careful reading, you will note that a contract contains four ESSENTIAL ELEMENTS. Master not only the meaning but also the wording, the lettering, spacing, slant, movement, as well as arrangement of work on the paper. For ordinary practice, business writing should be written at the rate of 16 to 20 words a minute. At times, it is necessary to write faster than that, and for real accurate writing—slower. Combine good MOVEMENT with FORM and the-words-a-minute will take care of themselves.



Lesson fifty-five.

As the indirect movement seems to be more difficult to master than the direct, two of the capital letters are given in this lesson in "exercise form." Just keep the pen down on the paper (of course, it's understood that you'll put it in motion) and make letters by the "wholesale" instead of retail. And then keep it up for a few weeks you'll be surprised some day to find that it's just about as easy to make the Z and J as it is to "roll off a log." You may not be able to make "good letters" always but the muscles in the arm will keep telling you "they are enjoying the work" and roll easily, gracefully and obey the dictates of the mind.

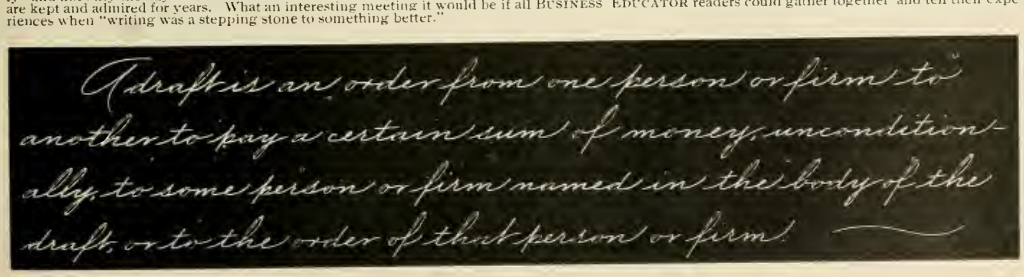


Lesson fifty-six.

OPTIONAL LETTERS will be the name given to this lesson. The letters given herewith are used considerably in certain offices and by individuals who have adopted the same as standard forms. It is nothing but natural that we differ in writing as in other things. Some are satisfied with a suit of clothes that can be purchased for $4.98 and then others prefer $25 and $50 suits. If you like the styles as given, "take 'em." The price is the same—WORK.

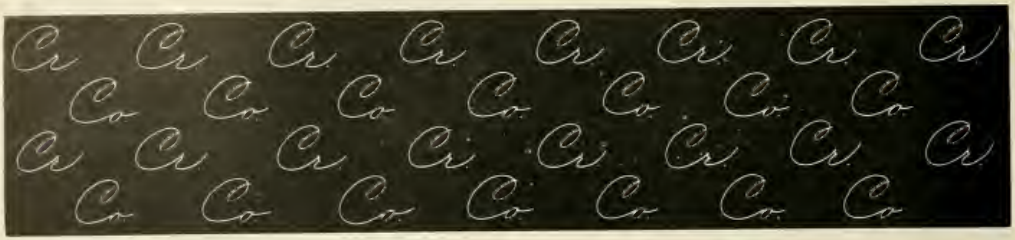
Lesson fifty-seven.

Be enthusiastic over writing because of its utility or beauty. All work will seem like play if you are enthusiastic and interested. In fact, never before has good writing been so much in demand. No other one thing serves so well as a stepping stone to something better. It speaks for itself—silently—and not only the day when it was written but several years, in many cases, thereafter. Many social letters, and it applies to letters of application, too are kept and admired for years. What an interesting meeting it would be if all BUSINESS EDUCATOR readers could gather together and tell their experiences when "writing was a stepping stone to something better."



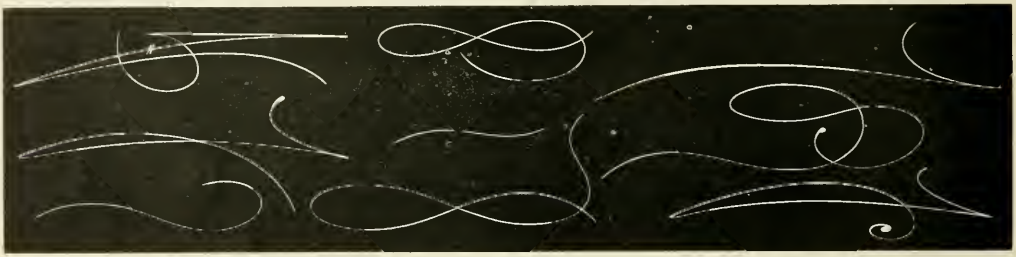
Lesson fifty-eight.

The main drill on this lesson will be to write each abbreviation without checking the motion or raising the pen. The difficult part is in changing from capital to small letter. Be careful where to place the dot—period. Make at least forty per minute. Have the power come from the muscles of the arm. Watch others occasionally, (those who write well) and don't be afraid to ask questions until you get the needed information.



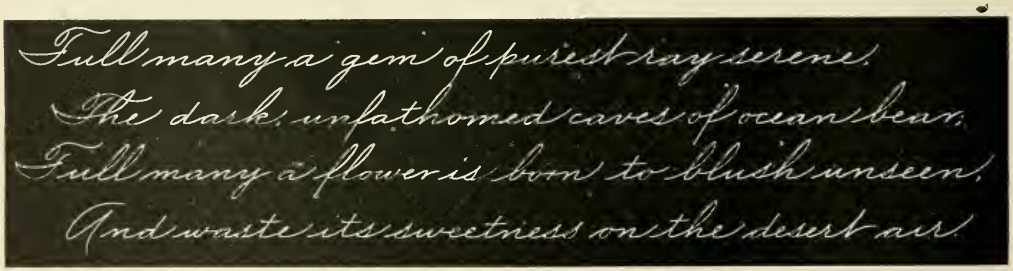
Lesson fifty-nine.

Call 'em CURLYCUES. It's simply playing with lines. Some say it is to writing what cream is to milk. They are used mainly at the close or beneath signatures. Only a few are given; you "make up" others. Try this plan: "Make each curlycue the very best you can—then get a pair of scissors and "cut 'em out" and place same on top of copy. You will either be satisfied or something will keep telling you "Oh, I'll make it better."



Lesson sixty.

Who is the author of the accompanying verse? (Grey) That's right! Prose and poetry writing is interesting. Arrange it so it will look well on the page. Bear in mind that the appearance shows up first, then movement and last—form. Do not sacrifice one for the other. Slight finger action, at times is helpful. It is excessive finger action that is tiring and detrimental to graceful writing. To those who are discouraged, REMEMBER—Discouragement reveals the desire which is the motive of success.



CRITICISMS

J. C. R., Minn. Permit me to compliment you on the harmonious effect of initials in your signature. You are ready to try for a certificate as soon as you make some improvement in sentence writing.

E. J. McK., Pa. The finishing or ending strokes are not as strong as the other work. It is a pleasure, indeed, to look over such neat work as you enclosed.

G. J. T., Nebr. Make C smaller. Will expect to see you make great improvement by next month.

J. H. J., Ohio. Avoid making extra flourishes too large. Most of your work is up to certificate grade.

E. R. L., Ill. Have the ellipses slant the same as other writing. Some of the extended loop letters below line are pointed. Make 'em round, if you can.

L. A. N., Pa. "Very good" would be expressing it mildly when it comes to arrangement of all your work. The second stroke in *s* seems to be curved too much.

J. W., Mo. You didn't use a good pen in getting out your specimens. Good materials mean "a whole lot" when it comes to penmanship. The best is none too good.

A. P., Ill. You can get speed by writing faster. Spend considerable time on exercise work.

R. P. S., Md. Watch the shoulder part of *z* carefully. You are "coming right along."

R. E. C., Mass. Your figures are exceptionally good. The other work, too, is almost up to certificate grade.

V. E. H., Wis. It is encouraging to me to know that you are so interested in writing. Work becomes a pleasure when it is congenial.

La. V. W., Mich. Glad to know you have practiced faithfully on all lessons up to date. Sentence writing is what you need now.

M. N., Mich. Make capitals the same in height. Well pleased with the quality of your lines.

W. J. T., Pa. Your pen is too coarse. Letter *r* needs the most attention. You have the ability if you only apply yourself.

C. H. M., Mich. Try for a certificate. Some of your writing is above grade and some below.

E. C. P., Don't know what state you live in. Make bottom of *r* round instead of pointed. You have a very nice even line.

M. R. S., Md. Spend considerable time on the different exercises. In sentence writing, be careful with the spacing of letters—distance between letters.

F. B. E., Ia. Always look forward to the receipt of your specimens with much pleasure. You have a tendency to get the top part of the extended loop letters pointed occasionally.

A. C., Mich. That's right, get right after it for all you are worth. Too many people have stick-to-it-ite-ness that lasts only a month or two.

J. E. P., Ont. Yes, Mr. Ransom's new penholder is a good one. You are almost in line for a certificate.

R. E. B., Wash. Your determination, although handicapped by the effects of a large calibre bullet passing through the palm of your

hand, sounds like success to me. Here's brotherly feeling and best wishes to you.

F. C., Calif. You surprise me with some of your work. Once in a while, however, the lines are too heavy—evidently pressing down on the pen.

E. B. F., N. Y. Good work sent. Let me see some of your other work.

J. C. R., Minn. Very good work, indeed. Now for alighter line—or finer pen.

R. E. W., Kans. You have developed a very nice dainty line. Watch base line—and form of each letter.

J. A. H., Pa. Make the third stroke in *K* shorter. Avoid having the capital letters strike one another.

R. N. T., N. Y. You are ready to try for a certificate. Thanks for excellent Xmas design.

¶H. M. R., Ia. Hope you will continue to improve as you have begun. Try using a finer line.

M. E. S., Md. Letters *K* and *Z* are not as good as the other letters. You are making rapid progress.

M. M., Tenn. Regular foolscap paper is good for penmanship practice. Study forms of letters carefully.

O. B. W., Ill. Study carefully the "c" part of *H*—the joining in the bottom. Avoid ink spots on paper.

D. B. J., Ky. You sent a good set of capitals. Letter *J* is the only one out of proportion—too large and wide at the top.

L. G., Ohio. Excellent ellipses. Curve first stroke more in *r* and *s*.

V. B., Ind. Make the first part of *H* and *K* larger—rounder. Review *r* and then get ready for next month's work.

M. W., Miss. Can you secure better quality of paper? You stop the motion, once in a while, when you finish letters. Keep on.

F. B., Ia. Better late than never. Would suggest that you make the small letters larger—taller.

K. T., Ia. Letter *p* altogether too long. Sentence writing, however, is quite good.

C. H., Okla. Small letters too near together. You have done as well as can be expected on most of the work.

O. L. H. Good work this month. All up to grade. Thanks

B. Q., Ken. Note that the shoulder part of *r* is made almost like a right-angle. Compare letters. Omit the loop in the bottom of *P*.

D. N., Wash. The extended loop letters puzzle you the most. Make the down stroke straight as it crosses the up stroke.

W. J. B., Ky. Very free movement, indeed. Daily personal criticism would make you a fine writer.

J. S. W., Ky. You are trying hard—but lack in movement. Write faster and avoid gripping the pen.

F. C., Calif. You are improving. Watch retraced strokes in *p* and *d*.

T. H., McK. O. You need to spend more time on each copy before taking up the next. Compare your writing with copy quite frequently.

E. W. H., Calif. Answering your three letters in one, will say that practically all your writing is up to certificate grade. Keep on—and success to you.

E. R. B., Pa. Due 2 cts. You are starting out about as well as anyone, and if you keep it up for a while—"good for you" and all concerned.

E. R. T., Wash. Yes, you have made considerable improvement. You are ready to try for a certificate most any time. Work this month is O. K.

D. S. W., Md. In practicing capital letters avoid having letters touch one another. Appearance shows up first, then movement, and last—form.

J. B. W., Kans. You space too far between words. The stamps enclosed are returned in personal letter to you.

M. A., Md. You are improving rapidly. Spend more time on loop letters below the line of writing. Such letters as *g j, f, y* and *z*.

L. M. S., Pa. Keep "day-light" in letter *e*. You are starting out nicely. Keep right at it for several months and it'll be worth more to you than you can estimate in dollars and cents.

W. A. M. You will soon be writing copies for the Zanerian, or some other headquarters for penmanship, if you keep on at the rate you are going now. Let the good work continue—but send me less paper next time.

M. A. D., Fla. You are entitled to a certificate—if all your work is as good as what was sent. Here's a "hand-shake" for old times sake.

G. P. B., Pa. Your movement design is very unique. It ranks well with the best received this month. Try writing the small letters a trifle larger.

B. W., Mass. You are very careful in all your work. Join the third stroke in *K* "higher up." Make first stroke in *F* and *T* shorter.

H. T. K., Wyo. Make the down stroke in *z* quite straight. Colored inks are injurious to the eyes.

W. R. F., O. Letters fluctuate too much in size in lesson 18. The other lessons are up to grade.

B. M. P., O. All your work is very neat, plain and business-like. Retrace more in letter *d* and study form of *r* carefully.

L. M. L. Where do you live? Some of the work shows that you have practiced quite a little on some of the copies. Your reward will come later.

D. M. K., Wis. Use darker ink if you can. You are doing good work for one being engaged in other work during the day time.

P. M. L., Ia. Due 2 cts. Keep margins straight. Supplementary lesson No. 2 is excellent.

E. M., Wis. No, your writing is far from certificate grade. You can, however, win a certificate if you apply yourself, follow instructions and copies carefully, and always "try your best."

J. F. L., S. Dak. All your capital letters are stronger than the small letters. We improve the very moment we notice our errors. Stick close to base line.

G. S., O. You are studying form about as carefully as anyone—and the best part of it is that it will be of help to you all through life. Good work.

Z. C., Minn. Review *r* and *s*. The rest of your work is very good. If you are careful in your work you will soon win a certificate.

P. L. P., Ky. You are going after it as if you meant business—and believe you do. No criticism needed except the ink that you used was altogether too pale.

H. B. R., Pa. *J* is the weakest letter so far. Your other work is "good"—but you need better material.

W. H. B., Minn. Yes, you are using good arm movement in all your work. What you need now more than anything else, is form study.

N. S., Minn. Study turns and angles carefully and you will soon surprise yourself, as well as others, with a neat, accurate style of writing—the kind admired by all.

H. F., Wis. You need not send so many specimens hereafter. Send only your best work. Watch the last turn, carefully, in the bottom of *m* and *n*.

H. J. C., N. Y. Ink rather muddy. Your writing, however, is away above the average received at this end of the line.

E. C. S., Ohio. Would suggest that you make the down strokes in *f* and *u* longer. Avoid using the fingers too much in Arm Movement Writing.

C. A. S., Ohio. You have followed instructions and copies very closely. Study finishing stroke in *a* carefully.

E. P., Ohio. Pleased with the uniformity of copies sent. You are ready for next month's work.

W. D., Ill. Be sure to close *S* at the top. Second stroke in *U* is made with a compound stroke. Other work O. K.

D. E. B., Kans. Your capital letters are good. Use darker ink and success to you.

W. H. S., Pa. Letter *r* needs most attention. Notice copy carefully. Second—watch your spelling.

E. A. T., Wash. Your work this month is 50 per cent. better. Would suggest that you spend at least a day on each copy.

J. E. S., Cuba. You are doing exceptionally well for being a home student. Believe you are writing a trifle too fast.

M. J. W., Mass. Avoid bringing up the last stroke in *U* too high. You have had excellent training and drill work heretofore.

Z. B. B., Wash. Delighted with your work this month. The railroad experience that you get nowadays will be worth much to you, no doubt.

C. L. H., Me. You are following the series of lessons about as closely as anyone. Success, as a rule, follows faithful work.

W. D., Ill. Your ink didn't flow freely. *R* too wide in the bottom. Other work good.

E. B. B. You need to develop a lighter line or else use a finer pen. Evidently you have not practiced as much during the past month as heretofore.

M. L., Kans. Have you tried for a certificate? Extended loop letters below line of writing bother you quite a little.

H. W. S., Ohio. First stroke in *r* and *s* too straight. Be careful with the shoulder part of *z*.

G. A. E., Ohio. Letter *r* seems rather narrow according to height. Watch the last stroke in *K* carefully.

T. G. B., Mo. You ought to win a certificate within two or three months if you keep on at the rate you begun. Your sentence writing is the weakest so far.

D. F. B., Ky. Too many ink spots and thumb marks on paper. Don't see how much ground you can cover—but how easily, how rapidly, how well.

D. L. M. R., Pa. Fine work this month. Your work ought to be satisfactory for a professional certificate.

H. B. L., Ind. Glad to know that you are a student of C. W. Ramson. "Foundation work" seems to be lacking in your case—have not devoted enough time and practice to exercise and movement work.

C. D. B., W. Va. Your ink isn't mixed well. Not careful enough in beginning and ending strokes.

A. W. A., Conn. All your work is arranged systematically. Make the loop in *f*, below line, longer.

R. C. L., Okla. You have not mastered the *r* and *s*. The same is true of several of the other letters. Stick to one thing until you master it.

M. M. R., Ky. Let the down strokes come "away down" to the base line, or line of writing, before making a turn. That one thing will improve your writing considerably.

L. H. G., Ohio. All your work is excellent except the ellipses. Your ink looks muddy in exercise work. Personal letter to you.

H. S., Ia. A certificate will soon be yours if you'll apply yourself. Study form of each letter carefully. You have plenty of movement.

R. H., Ohio. Would suggest that you review *B* and *H*. Here's thanks for following instructions and copies so closely.

Y. E. M., Ohio. Have seen you do better work. If you can, send specimens next month written with India ink.

T. J., Tenn. More movement, please. All beginning and ending strokes should be written quite rapidly.

C. W. B., Tenn. Keep the capital letters within a space in height. Keep dust out of the ink well. The good parts of your writing will take care of themselves.

C. E. B., Vt. Congratulations for excellent work this month. Make bottom of *B* wider. Try for a certificate.

E. A., Ohio. Letters *J* and *U* seem to bother you the most. First, study the form each letter—then practice until you can reproduce it.

L. G., Ohio. Little more movement in your writing would be beneficial. Make *R* wider according to height.

D. T., Ohio. The *J* is made too vertical for the other letters. Finish *U* with a graceful swing upward and to the right.

M. M. T., Ohio. You, too, have done well on the movement drills. The finishing strokes, occasionally, break the harmonious effect somewhat.

A. W. D., Ohio. Fine movement drills. Fine penmanship will follow later as sure as day follows night.

C. S., Minn. Work is very good. Can you not write more of a running hand? It will be no more practical, but will be good practice for you.

Berkman's Lessons and his Prizes, and Leslie's and his skill are, by all odds, the best of the year in the Penmanship Profession.

A BLACKBOARD LESSON BY J. A. BUELL,

Minneapolis, Minn., Business College.

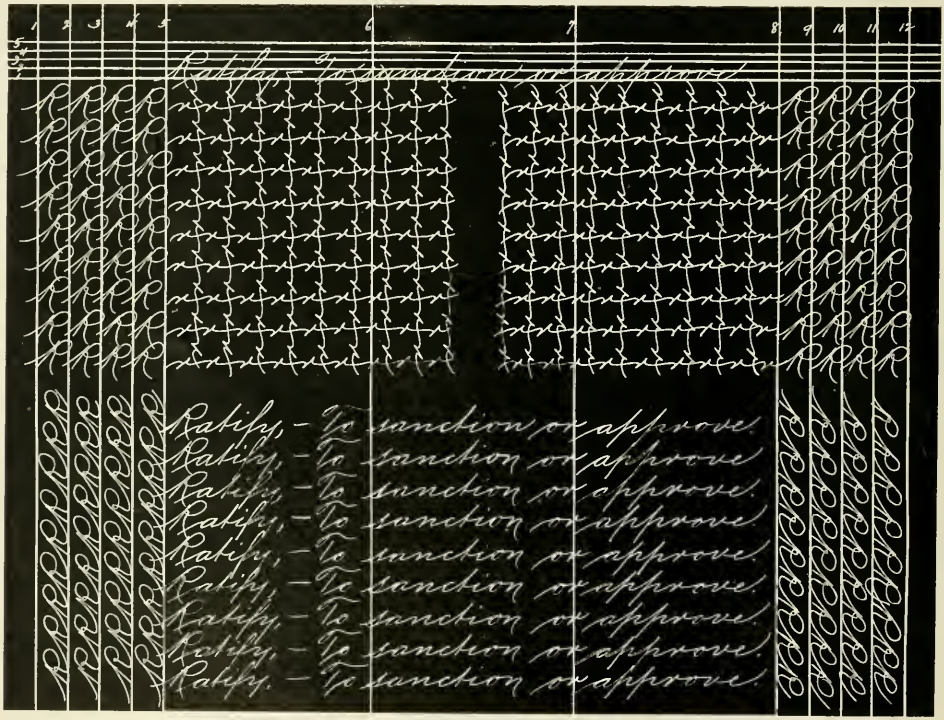
Teaching Penmanship is one thing and getting results is another. To teach writing successfully where the penmanship classes are large, the blackboard is indispensable. The students should pay close attention to the teacher's explanations, and the teacher should devise a way in which to hold the attention of each individual student during the penmanship hour. To do this is not an easy task, but it can be done and is done by many of our best writing teachers. To aid both the student and the teacher is the aim of this article.

My advise to the student is, follow every detail of your teacher's instructions. You cannot expect to succeed unless you do follow his instructions. Remember that you do not know how to write, and you do not know how to practice. Your teacher knows these things and can teach you so that you may learn if you will. There is a right way and a wrong way to practice. Be sure to get the right way, then go ahead.

Teachers, plan your lessons so that you can direct the work of each individual student. See that each one is doing just what you are asking him to do. Do not permit the students to write a single letter until you say ready. After you are launched, keep them going steadily until they have completed a certain exercise. This will prevent unoeccessary scribbling which, you know, is useless. Count for every letter. Spell the sentences out in full. Learn to spell systematically so that the students can write the words at the same time.

Please notice the accompanying cut. Our pages are 8 by 10½ inches, and are ruled three eighths. The lines numbered 2, 3, 4, 6, 7, 9, 10, 11 are ruled with red ink. All our students have the same kind of practice paper. Begin on the left side and write the capital R. (We take up one letter for our exercises.) Count for each letter and write nine lines. Go on the right side and write nine lines. Turn the paper around and write across the lines directly under the last capitals you have written. Count nine for the small R and write one at each count. Turn the paper clear around and write under the first capitals you wrote. Write nine lines. Turn the paper around right and cross your own writing. Leave a line between the upper and lower half of the page. Write the senteoce nine times. Turn the page around and write the capitals across the lines on the left side. Join them this time. Finish the page by writing the capitals on the right side.

It takes about twenty-five minutes to complete a page. Drill the class on ovals and special exercises during the rest of the writing period.



One of the most novel and well executed blackboard illustrations ever printed. By J. A. Buell, penman Minneapolis, Minn., Business College. See comment herewith.—[EDITOR.]

THE WILSON SERMONETTE ON SUCCESS. "Have your Heart and Mind where your Body is!"

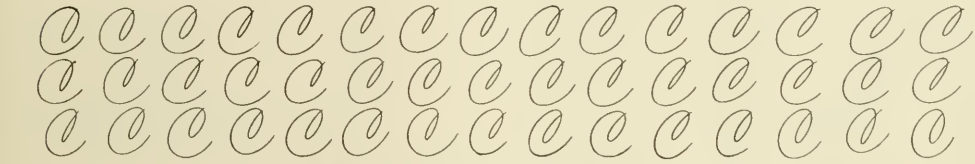
From Wilson's Modern Business College Catalog, Seattle, Wn.

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

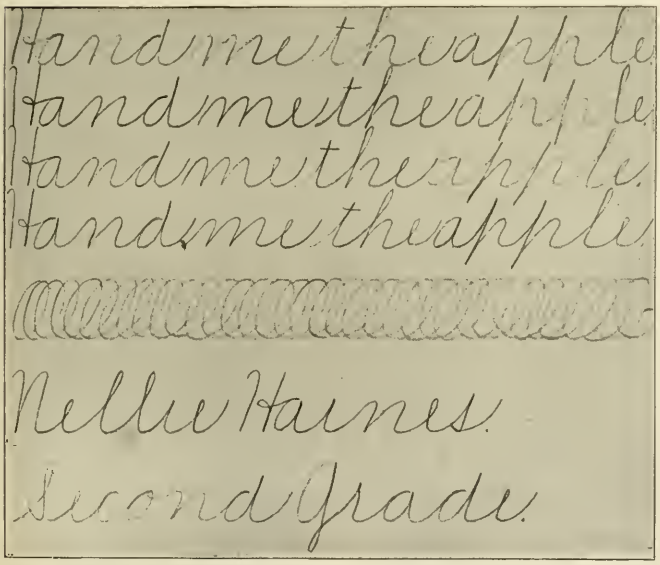
Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By R. A. Kuhl, pupil of Rev. Pius Meinz, St. John's University, Collegeville, Minn.

By John M. Moose, Cambridge, O., pupil of Marietta, O., Commercial College.



Arm Movement Writing—Miss Seall, teacher; H. Van Riper, supervisor, Circleville, Ohio. The writing was reduced more than one-third in photographing for engraving. Does not this beat the old, slow, cramped, eye-destroying finger movement copy-book work?

CLUB CHAT.

H. C. Russell, penman and commercial teacher in Kinyon's Commercial School, Pawtucket, R. I., has just mailed THE BUSINESS EDUCATOR a handsome list of subscriptions. Some time ago Mr. Russell presented an excellent course of lessons in business penmanship to our readers. Those who are acquainted with his work know that he is an A 1 teacher of penmanship.

G. E. Gustafson, penman in the Interstate Commercial College, Reading, Pa., is an appreciative subscriber to THE BUSINESS EDUCATOR. A fine list of subscriptions was recently received from him. Mr. Gustafson is a young man who has excellent qualities and who is getting the best of results in his penmanship classes.

A list of subscriptions, over half the hundred mark, has been received from P. W. Errobo, Pres. of the Pittsburg, Kan., Business College. Mr. Errebo is an old friend and clubber of THE BUSINESS EDUCATOR. He has a large school which he knows how to conduct successfully.

An appreciated list of subscriptions, nearly half of which is to the Teachers' Edition, was received from L. H. Hausam, the skillful penman and scientific teacher in the Salt City Business College, Hutchinson, Kans. Some of our older readers will remember some of the articles which Mr. Hausam has contributed to THE BUSINESS EDUCATOR, and they will be pleased to have us announce that he is now preparing more good things for our readers.

C. A. Robertson, penman and teacher in that high grade MacCormac School of Chicago is patronizing THE BUSINESS EDUCATOR very liberally. His second club—a fine one—has been recently received. We are hearing the best of reports of Mr. Robertson's work.

G. C. Kreighbaum, penman in the Cleary Business College, Ypsilanti, Mich., clubs THE BUSINESS EDUCATOR regularly each month. A large list of subscriptions was received from him just before the holidays. Mr. Kreighbaum is a fine penman and even better teacher.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

FACTS, NOT THEORIES, CONCERNING MOVEMENT.

Upwards of a decade ago, penmen generally believed and taught that there were three, distinct, separate movements used in writing, and many still so believe. These three radically different movements were: finger movement, fore-arm or muscular movement, and whole-arm movement. Finger movement was supposed to exist in the hand, fore-arm movement was thought to exist in the muscle foreward of the elbow on the under side of the arm, while whole-arm was believed to exist somewhere near the shoulder.

The facts as disclosed by anatomy are as follows: The main muscles which move the fingers are located on the fore-arm, and are the same ones on which the arm rests in either the finger or so-called muscular movements.

The muscles which move the fore-arm laterally across the paper are located on the upper-arm between the elbow and shoulder.

The muscles which push and pull the arm in and out of the sleeve, as in the fore-arm movement, are not located on the arm at all, but upon the chest and over the shoulder blade.

The muscles in front of the elbow propel the fingers or serve as a control for arm movement. By "arm" movement we mean the use of the arm as a propelling instrument in writing as opposed to finger movement. We also use the term instead of "muscular" because it is more self-explaining, as all movements of the fingers and arm are *muscular*.

We also call it "arm" movement because the so-called muscular and the old-time whole-arm movements are nearly the same. The only difference between the two is that in the one the arm rests upon the muscles in front of the elbow and in the other the deltoid muscle on top of the shoulder raises or suspends the elbow. This last named muscle possesses no power to propel the arm; only to raise it, and the muscle in front of the elbow, likewise, has no power to move the arm, only to limit and thereby in part control the action of the shoulder muscles.

The same muscles propel the pen in whole-arm as in "muscular" movement, the difference being this: When the elbow is raised we cannot very well write small, and when it is resting we cannot very well write large. But identically the same *writing* muscles are used in each of the movements named.

Thus it is that any one learning to write with either of the movements named can soon learn with little effort the other movement. Especially is this true where the whole-arm is acquired first, for it then means but the toning down of the same movements which have been employed, without changing the action of the muscle in the least.

This explains why any one who wrote whole-arm twenty years ago can write it just as well today if, in the meantime, he has been using the so-called muscular movement. If the same muscles were not in use all of the intervening years he would of course lose most if not quite all of the former skill. The facts are these: The same muscles being in use when the elbow rests as when raised, they keep in constant training, and can therefore be used with the elbow resting or raised.

This also explains why and how a child taught to write large with the whole-arm movement finds little or no difficulty in the third and fourth years in dropping the elbow on the desk and going on with the arm in writing, since the same muscles have been in training and therefore in use.

The difficulty, if there be any, is, not to get the pupils to rest the arm in the fourth grade, but to keep the arm at the elbow free of the desk or slipping upon it until the fourth year, thus disproving the arguments that it is difficult to break up whole-arm movement. The transition from whole-arm to fore-arm is natural with children and therefore easily and quickly, and, not infrequently, unconsciously, made.

Therefore, finger movement is distinct from arm-movement, while the fore-arm and the whole-arm are practically the same.

THE BERKMAN CONTEST.

Those who are in the lead, in the different contests, at the present time:

1. F. B. Evans, Des Moines, Ia.
2. Raymond N. Thompson, Albany, N. Y.
3. Jack E. Pearl, Delhi, Ont., Canada.
4. Can't report.
5. D. L. M. Raker, Harrisburg, Pa.

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Of the Professional Edition of the Business Educator for February, 1909.

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ARITHMETIC, G. H. Van Tuyl, New York City, N. Y.

TALKS ON ENGLISH, S. Rowland Hall, International Correspondence Schools, Scranton, Pa.

COMMERCIAL LAW, Clarence E. Birch, L. L. B., Haskell Institute, Lawrence, Kansas.

AD WRITING, C. L. Chamberlin, Osseo, Michigan.

TYPEWRITING, H. Breitenstein, Abbott Business College, Billings, Mont.

ASSOCIATION ANNOUNCEMENTS, ETC.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

"The World is crying out for Men who can take hold and lift."

And that means women, too, who can lift burdens of mental detail in commercial offices. Script from Wilson's Modern Bus. College Catalog, Seattle, Wn.

C. A. Faust, Treasurer.

E. N. Miner, President 1908.

J. C. Walker, General Secretary.

REPORT OF THE NATIONAL COMMERCIAL TEACHERS' FEDERATION CONVENTION, INDIANAPOLIS, IND., DECEMBER 28-31, 1908.

The thirteenth annual convention of the National Commercial Teachers' Federation is history. President Miner's ambition to have this convention different from all preceding conventions was realized and everybody went home happy. The convention was marked by many disagreements between the President and other Officers of the Federation and much public criticism by the President from the platform and in the newspapers and more private criticism of the President, and his methods by the members and other Officers of the Federation.

The attendance was about the same as last year, but owing to hard work before the meeting, the registration was larger. The report of the General Secretary showed an increase in membership since the Pittsburg meeting of about one hundred and eighty and an enrollment prior to the meeting of more than two hundred against eighty last year. This was largely due to additional advertising, the Secretary's office alone having handled about eleven thousand pieces.

President Miner's address was largely made up of recommendations for amending the present constitution and by-laws of the Federation, new by-laws, twelve in number being proposed. These were referred at his request to four committees for consideration. None of the changes were adopted by the Convention as the reports of all committees were promptly referred to the Advisory Council and were not reported on during the meeting.

We were welcomed to the city by a real live mayor. This is promised every year but Mayor Bookwalter of Indianapolis, and Ex-Mayor Maybury of Detroit, are the only specimens produced before the Federation in the thirteen years of its existence. Mayor Bookwalter critiizsed the present method of teaching Mythology and dead languages in the public schools and neglecting the important three R's and commending the work of the commercial school in taking this imperfect product of the public schools and trying, and with much success, too, to perfect this product for the market, the business world. He was followed by Mr. E. J. Heeb on behalf of the Commercial School Teachers' Association of Indiana.

Robt. C. Spencer, of Milwaukee, responded to the address of welcome in his usual charming way and the audience showed their appreciation and love for this representative of the "Old Guard" by a hearty reception of his introduction by President Miner.

Vice-President J. F. Fish, on behalf of Mrs. E. N. Miner, wife of President Miner, presented to the Federation an elegant gavel. This presentation was made with the understanding that the names of all past presidents of the N. C. T. F. should be engraved upon the gavel. The Federation accepted it with a vote of thanks to the doner.

Mrs. J. F. Fish, Chicago.

Miss Elizabeth VanSant, Second V.-Pres. 1908.

J. F. Fish, First V.-Pres. 1908.

W. I. Tinus, Second V.-Pres. 1909.

Mr. A. F. Sheldon, of Chicago, was the first speaker on Tuesday's program. His subject was "Psychology Applied to Business Branches" and was one of the most interesting and instructive addresses ever delivered before the Federation. He made the point that honesty, decision and hard work would bring success, and without these, lasting success was impossible.

The greater part of Tuesday's program was given up to the demonstration of various machines and devices. The Underwood Typewriter Company was represented by Mr. C. V. Oden, of New York; the Writerpress Company by Mr. H. L. Bean, of Buffalo; and the Burroughs Adding Machine Company by their advertising manager, Mr. E. St. Elmo Lewis, of Detroit, who at one time was prominent in commercial school work. Instead of making a Burroughs talk, he called attention to some of the mistakes that were in his opinion, being made by commercial schools of the country and made a strong plea for better equipment, better teaching, and a better finished product.

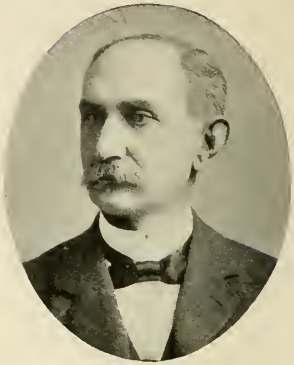
The demonstration feature did not prove to be popular, even with the book and machine representatives,

Mr. S. H. East, Indianapolis, Chairman of the Executive Committee of the N. C. T. F. for 1908, whose conscientious, efficient and indefatigable labors contributed largely to the success of the Hoosier meeting.

and the majority down on the program for a demonstration did not appear.

The address of W. N. Ferris, of Michigan, on "Efficiency" was one of the most appreciated numbers on the program and was delivered in the usual forceful (Ferris) manner.

The social entertainment in the Chamber of Commerce at which G. W. Brown, of Illinois, was Master of Ceremonies, was intended to be as much different from the usual banquet as it could be made, and in this particular at least, it was a success. After a buffet lunch, the members assembled in the auditorium where a pre-arranged program was carried out and much enjoyed. The reading of Mrs. Pearl Elliott, of Cincinnati, Harlan Eugene Read, of Peoria, on the "Old Guard" and Uncle Robert Spencer on the "Young Member of



Enos Spencer, Louisville, Ky., Chairman Ex. Comm. 1909.

the Federation" were especially well received.

The paper read Thursday afternoon by James N. Kimball, of New York, on "Where King David Made a Mistake," was one that should have been heard by all members of the Federation instead of the small percentage staying until the convention was over.

The object of the paper was to call attention to the exaggerated statements contained in the advertising literature of the majority of commercial schools. It was gotten off in "Kimball" style which helped to impress upon the audience the ridiculousness of some of the statements made even by reputable schools.

Louisville, Kentucky, was selected as the next place of meeting and the following Officers will serve the Federation for the ensuing year:

President, M. H. Lockyear, of Evansville, Indiana; First Vice-President, Miss Gertrude O. Hunnicutt, of Lansing, Mich.; Second Vice-President, N. I. Tinus, Chicago, Illinois; General Secretary, J. C. Walker, Detroit, Mich.; Treasurer, C. A. Faust, Chicago, Illinois; Executive Committee, Enos Spencer, Louisville, Kentucky, H. O. Keesling, New Albany, Indiana, Jerome B. Howard, Cincinnati, Ohio, J. D. Brunner, Indianapolis, Indiana, and J. T. Gaines, Louisville, Kentucky.

W. N. Ferris, Big Rapids, Mich.

Mrs. A. E. Elliott, Cincinnati.

Robert C. Spencer, Milwaukee, Wis.

Harlan Eugene Read, Peoria, Ill.

G. W. Brown, Peoria, Ill.

Jerome B. Howard, Cincinnati.

THE SOCIAL.

REPORTED BY MR. F. E. LAKEY, ENGLISH HIGH SCHOOL, BOSTON, MASS.

At 8:30 p. m., Dec. 30, "Ringmaster" G. W. Brown started the fun and for three hours, fun, pure, unalloyed pleasure, wit and repartee reigned supreme. Seldom has an evening been spent by the hundreds present more informally, more spontaneously, more full of surprise. Few left until the end, and the change from the yearly formal banquet was voted a decided success.

The Ringmaster warned any one who tried "to be serious" that he would be regarded as a delegate from the lower regions. Each one was to speak freely, fearlessly, briefly.

The ones selected to reply were "just folks." The "first voice" was Mr. S. C. Williams, who made a very happy reply in behalf of the Eastern Commercial Teachers' Association. After several good stories, including a play on the names of apples, he said the E. C. T. A. came to the N. C. T. F. for inspiration. It is glad to follow a good lead. Glad to lead if necessary, and it works in the heartiest sympathy with the National body.

The "second voice" came from Miss Elizabeth Van Sant, Omaha, in behalf of the Central Association. She said no circus was better than some business meetings. Conventions are of two kinds 1) the family reunion, like the Central Association, which takes in all the family branches from the new babies to the latest bride or groom. You know how the whole family spends Christmas at Gradma's. 2) The formal kind, where the old folks sit in one room and the little folks in another. Miss VanSant closed by using an Irish anecdote in which she proved herself as much of an adept as her esteemed father.

The Ringmaster labored hard to find words suited to introduce our "fellow citizen, co-worker and visitor," S. A. Moran, of the Michigan Federation. When it was announced that Mr. Moran had gone home, the Ringmaster announced that as the "third voice did have Ann (Arbor) to go to, he would go to Jane(sville)" for the next "performer," W. W. Dale, Janesville, Wis., who, in behalf of the Wisconsin, extended warm greetings from that grand old state, the home of Uncle Robert.

Mr. J. D. Brunner, of Indianapolis, in behalf of the C. T. A., of Indiana, said that an ostrich egg was placed before a bantam on its nest as an example. So the C. T. A. of I. was the ostrich egg for all other associations. When the speaker described the position of the vowels as follows—*i* in the midst of bliss, *e* in hell, *u* and all the rest in purgatory, the ringmaster quickly retorted that he did not know Indianapolis was so near that place.

Mr. Wilt, in behalf of the Buckeye Association, spoke of Ohio's reluctance to interfere in national affairs (?) He was proud of the family spirit.

Under the head of "Personal Greetings" Mrs. Josephine Turck Baker, Evanston, Ill., related several incidents as an editor and gave a reading.

W. C. Smith, Superintendent of the Winona Technical Institute, Indianapolis, told a number of apt stories and then proceeded to render "Bombastic-spludibus." Words fail to give any conception of this extremely funny number, which abounded in many words of many syllables. In order to work himself properly, Mr. White

James N. Kimball, New York City.

J. D. Brunner, Indianapolis.

S. C. Williams Rochester, N. Y.

A. D. Wilt, Dayton, O.

S. A. Moran, Ann Arbor, Mich.

made Jekyll and Hyde change by using a powder in water before the audience.

H. E. Read, Peoria, was the prince of story tellers. His toast of the "Old Guard" was handled in a masterly way. In answer to the suggestion to Oslerize the Old Guard, Mr. Read said we can't spare Uncle Robert, he is too weighty, nor Carl, the champion of all good causes, nor Enoch, for we should have no one to tell us the errors of our ways, nor Enos, for who, then, would move to amend and lay on the table? We must emulate the Old Guard, even if we must take medicine to do it. An old darky asked a doctor to give his mule an injection. The result was a three mile run. When the darky found the cost of the injection was 10c he wanted a 20c "squirt" so he could catch the mule. Somehow we must keep up with the Old Guard.

Uncle Robert Spencer said nothing so appealed to his affections as the idea of the "New Recruit." He has grand possibilities in taking upon himself, the responsibilities of American citizenship.

As a closing number, Miss Pearl D. Elliott, Cincinnati, read the "Going of the White Swan." Her work showed the most careful training. Her skillful rendering of the long and difficult selection held the audience spellbound to the end.

During the evening many gallons of "Hoosier Punch" prepared according to a unique receipt printed on the card were disposed of. Miss L. A. Sanderson was chairman of the Entertainment Committee. The evening was in every way a success.

Menu.

FIFTY CENTS.

Olives — Pickles

Bread and Butter

Ham — Tongue — Cheese

Baked Beans — Potato Salad

Salted Peanuts

Coffee

HOOSIER PUNCH.

Chemical Analysis of Hoosier Punch.

A Scientific Quantitative and Qualitative Chemical Analysis of *Hoosier Punch* Might Indicate the presence of the Following Ingredients:

Aqua pura	990.00
Saccharum	100.00
Citric acid	5.00
Malic acid	1.00
Benzoate of soda	0.01
Wood alcohol	0.00
Formaldehyde	0.00
Phloxine, erythrosine, othyls of eosine, iodates and bromates of chlorated fluorescine derived from methyls	q. s.
Milk of human kindness	lots
Hate, revenge, uncharitableness	none
Fresh fruits	plenty

Physiological effect: Refreshing, cooling and invigorating when taken after *dry toasts*.

(Signed) J. N. HURTY,
Sec'y State Board of Health.

Indianapolis, Dec. 18th, 1908.

Josephine Turck Baker, Evanston, Ill.

CONCERNING THE MECHANICAL EXHIBIT.

REPORTED BY MR. W. I. TINUS, CENTRAL BUSINESS COLLEGE, CHICAGO.

A special feature of the National Commercial Teachers' Federation meeting at Indianapolis holiday week was the Grand Demonstration Hall, as the committee chose to style the exhibition branch of the entertainment arranged for those who attended the convention. In this hall were exhibited many modern devices, such as are being introduced into the offices of many up-to-date and successful business concerns in this country. Among these may be mentioned the adding machine, dictaphone, copying devices, machines for printing circular letters, or other work of a similar character, etc. Many styles of typewriters were shown and practically all of the demonstrators were emphasizing the desirability of having visible writing, or writing in sight. The

E. E. Merville, Cleveland.

H. M. Rowe, Baltimore.

W. S. Ashby, Bowling Green, Ky.

R. J. Bennet, C. P. A., Detroit.

A. F. Harvey, Waterloo, Ia.

Frank O. Carpenter, Boston.

managers of the various typewriter concerns extended a cordial invitation to the members to have their typewritten manuscripts, etc., prepared by their respective operators. These generous offers were gladly accepted by many of the members, who were much in need of such expert services, and who certainly appreciated the opportunity offered.

Many of the leading publishers of commercial text books were represented in this exhibit. Some of these were exhibiting before the national convention for the first time. Those in charge of the various exhibits were busy all times during the convention. Some sales were reported, while much general publicity was secured by all.

The advertiser's special privilege, viz: that of exhibitors appearing before the convention in the General Assembly hall to give a lecture or demonstration, was indulged in by but few, the prevailing opinion being, that better results could be obtained by practical demonstrations given at the respective booths.

We learn with much interest that through the personal efforts of President Miner, many exhibitors were induced to take large advertising space in the official program, which netted the Association over a thousand dollars in cash.

The only criticism heard was concerning the lack of room. Truly, the hall was crowded, and much more floor space should have been allotted to each exhibitor; but it is our understanding that these exhibits were placed in the largest hall that could be secured in the building, for demonstration purposes.

The Demonstration hall was in charge of Mr. Carl H. Pierce, the genial and well informed advertising man, whom, President Miner brought with him from his New York office, The Typewriter and Phonographic World, the official organ of the National Shorthand Association. Every possible convenience was afforded the exhibitor, and all were emphatic in their praise of the services rendered by Mr. Pierce.

The association extended to President Miner a special vote of thanks for the great interest he had shown in behalf of the exhibit feature of the Association work, during his incumbency.

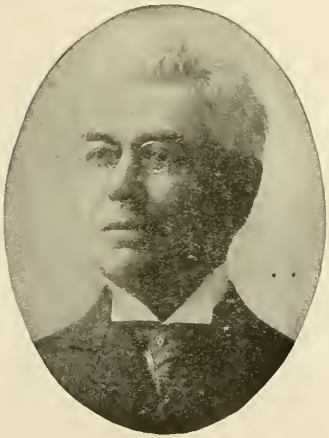
Report of the NATIONAL BUSINESS TEACHERS' ASSOCIATION CONVENTION.

The program of the business section was carried out practically as printed; a good indication that the Executive Committee did its work well.

President M. H. Lockyear, Lockyear's Business College, Evansville, Ind., read a very excellent paper. His address was commendatory, practical and elevating. We regret that space forbids its presentation in these columns. Mr. Lockyear is very generally considered to be one of the most level-headed men in the profession—who reflected dignity upon the meeting over which he presided and who will likewise reflect credit upon the profession this year of his presidency of the entire Federation.

Mr. A. F. Harvey, president, Waterloo, Ia., Business College, read a very strong paper entitled "Some Things a Business College Should Teach Besides Text Book Matter." This was followed by a very lively discussion in which a large number

P. S. Spangler, Pittsburg.



Carl C. Marshall, Cedar Rapids, Ia.

E. E. Gaylord, Beverly, Mass.

took part. When Mr. Harvey opens his mouth to speak, something worth while usually follows because he speaks with a tongue backed by conviction and conscience.

"How I Interest my Students in Commercial Law" was admirably handled by Mrs. J. M. Nicewander, Central College, Danville, Indiana. Her paper was a general surprise. She is one of the brightest women in our profession.

"A Commercial Education vs. A Literary Education" by A. R. Brown, Chicago, Ill., Business College, was well received.

"How I teach Bookkeeping to Beginners" by J. B. Williams, Hall Business University, Youngstown, O., proved that he had gotten down to bed rock in the subject and he went into detail in a simple and plain manner as to the unfolding of a bookkeeping course to the beginner.

"The Study and Practice of Accountancy," by R. J. Bennett, C. P. A., Detroit, Mich., Business University, was in the form of an address, his plea being for the education of young men capable of doing audit work, and he urged upon the teachers the necessity for auditors and their scarcity at this time.

Frank O. Carpenter, Master Department of Commerce, English High School, Boston, Mass., discussed Commercial Geography. He said in part:

"Private business schools were first established as a protest against the old systems of education and to supply a training that business men demand.

"Though pioneers in that service, they cannot now experiment but must confine themselves to supplying what business men approve.

"New methods must be left for the public high schools to test.

"Public schools have examined Commercial Geography, or the Science of Commerce as it should be called, for ten years and decide that the science is of real value in education and for business training.

"Business schools should adapt the study it gives to the student:

"1st. A knowledge of real things, i. e. commercial products, and actual conditions of labor, i. e. human industries that make a man better fitted to deal with actual business life.

"2d. It enables a boy to advance faster in any business because he has been taught to think, see and judge clearly. Many business men already admit that pupils taking it make better clerks and would support such causes with voice and money."

"The Commercial Graduate, Worthy or Worthless, Which?" was discussed by Bert Sharp, Aurora, Ill.

"Factors in the Effective Preparation of Commercial Teachers" by S. C. Williams, Rochester, N. Y., Business Institute. was handled in a masterly way.

"The Value of Morning Exercises in the Commercial School" by W. N. Ferris, Ferris, Institute, Big Rapids Mich., proved to be but another of his many inimitable, snappy, pointed addresses which enthused everybody.

Mr. P. S. Spangler, Duff's College, Pittsburg, Pa., read a paper on "The Advisability of Students Completing Both the Bookkeeping and Shorthand Courses." While reading this paper Mr. Spangler asked if there was any drinking water in the room. "Uncle" Robert Spencer responded saying "This is a dry town," which caused a lot of laughter.

"Uses and Abuses of Teachers' Agencies," by E. E. Gaylord, Beverly, Mass., High School, was a masterpiece—one of the best things on the program.

"Modern Bookkeeping as a Business Exponent" by J. A. Hiner, Spencerian Commercial School, Louisville, Ky., was good, and was a sandwich of fact and folly.

All in all the Business Teachers' meeting was enjoyable, helpful, enthusiastic and well attended.

New officers were elected for the present year as follows: President, Albert Jones, Richmond, Ind.; Vice President, Mrs. J. M. Niswander, Danville, Ind.; Secretary, J. B. Williams, Youngstown, O.

In discussing Mr. Ferriss' address before the Business Teachers' Association, someone suggested emphasizing this year before students the anniversaries of the births of the large number of great men who were born one hundred years ago. Someone asked for a list of these names, and Mr. E. E. Gaylord, of Beverly, Mass., who was present, has kindly forwarded the following editorial in the Boston Herald on January 1st.—[Ed.]

1809-1909.

Comte, were he alive, could join with his leading English disciple in Positivism, Frederic Harrison, in jubilation over the opportunity which the new year is to give the western world for paying homage to great men. We can all be Positivists this year, for the output of potential large humans was unusual in 1809, and the world today sees that. Darwin, Lincoln, Gladstone, Tennyson, Mendelssohn, Edward Fitzgerald, Edgar Allen Poe, Oliver Wendell Holmes and Chopin are names to conjure with in their respective realms of science, state-craft, music and literature. As their careers, their achievements, their ideals are studied and re-appraised, those who pay the homage of reverence will get the widening of vision, the stiffening of will, the insight into mainsprings of humanity at its best and greatest, which always come from study of biography.

J. A. Hiner, Louisville, Ky.

R. A. Grant, St. Louis, Mo.

Jno. R. Gregg, New York City.

Report of the NATIONAL SHORTHAND TEACHERS' ASSOCIATION.

At eight o'clock Monday evening, December 28th, the thirteenth annual meeting of the National Shorthand Teachers' Association was called to order in the study hall of the Shortridge High School Building, Indianapolis, Indiana, by President Raymond P. Kelley, of Chicago. Words of invocation were pronounced by Reverend Layton C. Bentley, pastor of Broadway Methodist Church, Indianapolis.

The President's address dealt with the problems of our association work. Several recommendations were made and later a committee consisting of Mr. Tinus, Miss Hunnicutt and Mr. Cummins was appointed to consider same. The report of the Secretary was then read and approved.

W. D. M. Simmons, chairman of the Employment Department, reported a fair stage of progress and recommended that the department, as such, should be conducted by the Federation. At a later meeting it was decided to discontinue the department.

The program was then taken up. The first paper of the program, "The Correlation of Shorthand and Typewriting and the Production of Accurate Transcripts"—J. L. Harmon, Bowling Green University, Bowling Green, Ky.; D. P. Bettinger, Bettinger, Business Institute, Lockport, N. Y.

Mr. Harmon was not present. Mr. Bettinger responded and opened the discussion. He mentioned the necessity of harmony in the several studies; commended sentence practise instead of too early dictation—if dictation is given too soon, the inspiration that would otherwise result is a failure; stated that a teacher of typewriting should be able to do what he tries to teach; that inspiration should be the reward of accuracy; recommended the early introduction and use of carbon paper as an aid to carefulness and accuracy.

Earnest discussion by the members followed. That criticized typewriting should not be copied but that the student should make the second copy from his corrected notes was a good point brought out.

The second paper, "Latter Day Tendencies in Shorthand Writing and Their Significance to the Teacher and Pupil"—Clyde H. Marshall, court and general reporter, Chicago; Mrs. S. H. East, general reporter, Indianapolis. Mr. Marshall could not be present so his paper was read by Mrs. East. The paper condemned short course methods and systems. "There is a place for them, regulated by the law of supply and demand, but the supply is now in excess of the demand." Mr. Marshall thinks our courses should be more thorough; thinks it possible to become so skilled in writing that notes may be taken at the rate of two hundred words per minute and the notes be made just as good as at a rate of fifty to one hundred.

Robert A. Grant, of St. Louis, as chairman of the executive committee made a short report.

President Kelly urged co-operation for the good of all papers and discussions. He also urged the "Get acquainted" idea.

TUESDAY, DEC. 29TH, 1908.

Mr. Frederick J. Rose, of Chicago, said he thought many of the statements made in Mr. Marshall's paper were based on rather superficial knowledge. He admonished the teachers to train the mind and develop the character of the student. "It is not the system but the brain behind the pen that accomplishes." "Have the pupil thoroughly grounded in the principles of his system—any standard system—and then devote your time to the development of the 'upper story.'" "In the old country I can show you fifty expert writers to one in this country; in this country, there are fifty amanuensis stenographers turned out to one in the old country."

Further discussion was lively. Mr. Gregg told of his experience in England covering a period of eight years. Mr. Charles M. Miller and Mr. W. E. Cornell also talked of conditions in England and agreed that while the presentation of principles is perhaps crude, more importance is attached to the development of accurate, rapid writing than in America.

The next paper, "A Practical Method of Teaching the Principles of Shorthand"—Miss Elizabeth Van Sant, Omaha, Nebraska.

The paper was forceful and full of good points. "Many of the pupils that come to us might become good stenographers in one, two, three or four years, but not in the space of a few months." "Shorthand is an unusual tax upon the memory; it demands of the student quick thought, quick decision." "The methods adopted by any teacher must be varied to suit the class and the student." "The bright student will succeed almost anywhere. To the slow student, explain what is coming, but let the bright one get it for himself," were some of the points mentioned. "I am more anxious to get the student into the dictation class than I am to secure a thorough knowledge of the principles. When he is started in dictation I can hold his attention, encourage him and make up what is lacking." "Weekly inspection of note books and constant review of principles is kept up in connection with the dictation work."

The next paper, "Can we as Teacher Do What we Attempt to Teach Others to Do?"—C. W. Bowerman, Detroit, Michigan; Charles McMullen, Madison, Wisconsin. Mr. Bowerman was not present. Mr. McMullen had read his paper, so gave a synop-

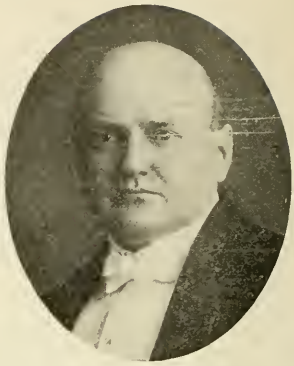
F. E. Haymond, Evansville, Ind.

W. D. M. Simmons, President 1909.

Raymond P. Kelly, President 1908.

L. A. Arnold, Denver.

Charles M. Miller, New York City.



H. L. Andrews, Pittsburg.

sis and opened the discussion. It seemed the consensus of opinion that to become a successful teacher it is necessary to have experience, and the more thorough and varied in practical work, the better.

Mr. Andrews—"I think every bit of reporting I ever did has made me a better teacher and every bit of teaching has made me a better reporter. The ability to show the pupil how the work is done inspires confidence in the teacher and confidence in the pupil's self, thus enabling him to do more and better work."

WEDNESDAY.

The first paper—"How to Organize and Conduct Office Practice for Stenographers"—J. A. Stevens, Chicago; L. A. Arnold, Denver; C. A. Balcomb, Cleveland, Ohio.

Mr. Stevens was not present, so Mr. Arnold presented the subject and opened the discussion. Some points brought out were that the school should be equipped with letter-press, mimeograph, adding machine, etc., and the work carried on just as it would be in the office.

Mr. Balcomb insisted that a student should "do a day's work in a day." A few letters and bills do not constitute a day's work. "Every student should be put on his own initiative where possible." "Give training in self control." He stated that he has six offices conducted in regular office style. Mr. Balcomb also brought out the point that the teacher should be measured by the number of failures among his pupils—not by the successes. "The teacher must be enthusiastic. Don't be discouraged by the magnitude of the task."

The discussion was interesting and elicited from many their ideas and methods.

The second paper—"Is it Possible to Teach Business Common Sense and Intelligence in Letter Writing"—Sherwin Cody, Chicago; H. A. Hagar, Chicago.

Mr. Cody responded in an off-hand talk. He thinks a student should learn much from writing the dictation and transcribing it. He said that the stenographer must understand what he writes. "Stop me in the middle of a sentence, if necessary, and let me explain what I am saying."

"Grammar, in its best form, should give us a little rule-of-thumb by which we can test the correctness of a sentence."

"Make the student understand the business situation—what is to be done—that is business common sense."

A SPLENDID PHOTOGRAPH OF THE NATIONAL COMMERCIAL TEAC

Sherwin Cody, Chicago.

"Have enthusiasm and ability and express the meaning with perfect clearness—that makes correct English."

"Never use a comma or other punctuation mark unless its use helps to express your meaning."

"A command of conversational English is necessary in business. A business letter is a little talk on paper."

Mr. Hagar's talk was along a little different line. He said—"Teach the students the fundamental truths of grammar."

"Use short words that say what you mean."

The foregoing papers were very interesting but time would not permit of lengthy discussion.

The next paper was very scholarly and instructive—"Pedagogy as Applied to the Teaching of Shorthand" -Wm. A. Hadley, Lake View High School, Chicago. No discussion was had but it was suggested by Mr. S.

Wm. A. Hadley, Chicago.

A. Moran that the printed report be carefully studied.

The final session was called to order Thursday morning at nine o'clock by President Kelley.

The first paper—"Shorthand From an Educational Standpoint" — Clarence A. Pitman, New York. Mr. Pitman was absent and by request of the Association, his paper was read by Mr. P. B. S. Peters, of Kansas City. Some good points were brought out:

The value of training the mind to follow and retain the words of the speaker; the habit of systematic work; aid in the use of good English; making the writer critical, were some of them.

The next paper—"The essentials of Correct Typewriter Operating and

P. B. S. Peters, Kansas City, Mo.

Methods of Securing the Desired Results"—H. F. Pratt, St. Louis, Mo. The discussion was opened by Miss Van Sant. The paper was strong along the lines of correct teaching.

Mr. W. D. M. Simmons, of Nashville, Tenn., as Chairman of the Committee appointed at Pittsburg to consider the typewriter keyboard, submitted a comprehensive report. Same was accepted and committee increased and retained for another year.

The election of officers resulted as follows:

President, W. D. M, Simmons, Nashville, Tenn.; Vice-President, Miss Mollie E. Wilson, Dubuque, Iowa; Secretary-Treasurer, F. E. Haymond, Evansville, Ind.; Advisory Council, Raymond P. Kelley, Chicago, Ill.; Jerome B. Howard, Cincinnati, O.; L. C. Spencer, N. Orleans, La.

Respectfully submitted,

F. E. Haymond,

Secretary N. S. T. A.

FEDERATION CONVENTION, INDIANAPOLIS, INDIANA, DECEMBER, 1908.

Frank E. Lakey, Boston.

G. P. Eckles, Pittsburg.

L. C. Spencer, New Orleans.

NATIONAL HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION.

REPORTED BY MISS IDA E. BRAINERD, SECRETARY, ERIE, PA.

The opening session of the High School Teachers' Section showed an increased enrollment, and the exceptionally good attendance at each meeting attested the fact that much interest is felt in this department of the work.

After the invocation by Rev. George J. Grist, pastor of the Moravian Church, President G. P. Eckels delivered his address, in which he demonstrated that the man with the broadly trained mind has a capital which cannot be valued in dollars and cents, and that we owe to every boy and girl a greater duty than teaching how to earn a few dollars each week. He spoke of the fact that the high school enrollment has doubled in the last ten years and that the commercial course has had much to do with this growth. It is therefore necessary that proper consideration be given to the work. There should be better preparation on the part of the teacher; the standard of work should be elevated; the demands of the business world must be met.

Next in order was a round table—"Are the Commercial Requirements Formulated by the North Central Association of Colleges and Secondary Schools Reasonable, Attainable and Sufficient for Commercial Teaching in the High School?"

This discussion was opened by P. B. S. Peters, Manual Training High School, Kansas City, a member of the committee formulating the report.

Further debate showed some opinions adverse to the committee's views a number of those present holding that the requirements are too severe considering the time allowed and the credit given.

"Value or Aid of Psychology in the Class-Room"—Frank E. Lakey, English High School, Boston.

In this instructive paper Mr. Lakey emphasized the necessity of getting right principles into practice. He stated that psychology is important in helping the teacher better to understand himself and giving a basis for understanding the child whom be has to teach. The old education was based on the study of the nature mind but the new education is the study of the child mind.

In his analysis of the boy, Mr. Lakey proved that up to 12 years of age boys are impressionable, from 12 to 16 years the impressions crystallize, from sixteen to eighteen is the crisis in the boy's life, and from eighteen to 24 comes the reconstruction period. The influence for evil is greatest at twelve years, when boys have no judgment; the influence for good being greatest from sixteen to eighteen. If one can get hold of the boy at this time and direct him aright, he can probably be saved. There are more conversions at this time than at any other. Parents make a great mistake in not keeping in touch with the new interests and concerns of their children. Doubt is strong at eighteen or nineteen, when the boy begins to leave the "know it all" period. Competition in study, games, etc., is also strong and this is the time to put him on his honor.

The conduct of boys varies greatly at different months of the year. In spring is the call of nature and the boy begins to feel new life, even though he does not know what is the matter with him. In a school of twelve hundred and fifty pupils there were more cases of discipline in March than in any other month. In our reform schools the largest number of commitments comes in June from the start the boys take in March. February is the lowest month for commitments therefore the wrong the boy does at that time is pure cussedness. In March and October nature is working with him and he is not so responsible for what he has done.

Upon motion carried a vote of thanks was tendered Mr. Lakey for the great amount of time and thought expended in the preparation of his paper.

"Attitude of the College and University Toward Commercial Training and Toward Commercial Work in the High School"—A. H. Wilde, Ph. D., Principal Evanston Academy, Evanston, Ill.

As Dr. Wilde was unable to be present, Prof. H. G. Moulton, who has charge of their commercial work, acted as substitute.

In treating this topic the increasing interest in commercial instruction was noted and emphasis laid upon the necessity of furnishing courses to supply the needs of pupils leaving school from the seventh grade onward. Because commercial subjects have been considered foreign to culture they have been tabooed, but as the main economic pursuit of this country is commerce it is the duty of the schools to train for commerce. Cases were cited where colleges and universities had introduced commercial courses and the statement made that the university profits by contact with men of affairs. In addition it enriches itself, as well as the community, in applying itself to a new field of teaching.

"The Science of Commerce and its Place in the Schools"—Frank O. Carpenter, English High School, Boston.

In beginning his talk Mr. Carpenter said: "That education only is worth while which fits a man to take his place in the world: that education only is practical. He then explained that the thing nearest us is the last thing we consider of importance or that we fit ourselves for. He demonstrated that the science of commerce takes in things men need and make use of, the manner in which men buy, sell, and pay for goods, the means of transportation and communication and the comparative study of nations,

Miss Florence E. Horsley, Cincinneti.

W. H. Shoemaker, Chicago.

D. D. Mueller, Cincinnati.

Mr. Carpenter's idea is that this work should begin in the kindergarten, teaching by stories, pictures and handling and making use of the common things about us, The study should proceed by natural steps through the grades, so that every pupil entering high school shall know the main staples and for what they are used. Then in the high school commerce should be taught.

Mr. Carpenter stated that natural sciences, such as geology, are those which will exist if man disappears from the scene: the human sciences are those to which man is necessary. The science of commerce is the first of the human sciences man ever used. Its use began when the savage who had lost his spear swapped part of his deer for a new spear.

"How to Organize and Conduct Office Practice for Stenographers"—L. A. Arnold, Central Business College, Denver; C. A. Balcomb, Spencerian Commercial School, Cleveland.

The main thoughts brought out in connection with this topic were that the equipment must be ample, the work organized and conducted effectively. Students must be trained and inspired to do the work thoughtfully and intelligently, not mechanically. The student must do the work, not the teacher, and he must do a day's work in a day, five or six letters and a few bills not constituting a day's work. Students must be taught initiative and to follow general rather than specific instructions. Self control is part of the training.

Self-control, self-reliance and initiative are the three ends to be aimed at in this work.

"Is it Possible to Teach Business Common Sense and Intelligence in Letter Writing?" — Sherwin Cody, Cody's School of English, Chicago; H. A. Hagar, Gregg School, Chicago.

Among other things Mr. Cody stated that shorthand pupils should be trained in business letter composition because it is necsssary to know the common sense back of the dictation given.

Business letter composition should be taught from the point of view of developing the business common sense of the pupil. The most important thing for success in letter writing is enthusiasm in the subject. The ability to express the meaning with perfect clearness makes correct English. One rule of grammar to be impressed from the start is to be sure the thought is expressed with perfect clearness and accuracy.

Mr. Cody's idea is that composition should be taught first, then grammar should be taken up to show where the faults are.

Mr. Hagar disagreed with Mr. Cody's method of procedure and thought grammar should be taught before composition is attempted. He advanced the further suggestion that pupils can be taught to write good letters by copying good letters.

"Pedagogy as Applied to the Teaching of Shorthand"—William A. Hadley, Lake View High School, Chicago.

An attempt to discuss in a few words this scholarly paper would be absolutely valueless. The material necessary for its composition must have necessitated wide research and a great amount of study and thought. When the printed report of the convention is ready for distribution it will be well worth one's while to study this excellent treatise.

Upon motion carried a rising vote of thanks was tendered Mr. Hadley for his labor in preparing the work presented. The desire was also expressed that the paper might be printed before the regular report is issued.

"Can Touch Typewriting be Successfully Taught in the High School?"—P. A. Fishel, Commercial Department, High School, McKeesport, Pa.

Mr. Fishel is of the opinion that touch typewriting can be taught under the same circumstances and with the same degree of success as English, geometry, physics and other subjects, by employing an expert teacher, giving to it five periods a week, and those in authority seeing to it that just as effective teaching is done in typewriting as in any other subject. Mr. Fishel stated that he has no patience with any course covering less than four years, and laid stress upon the necessity for careful consideration of English in all the work.

Miss Mary E. Sullivan, Shortridge High School, Indianapolis, opened the discussion on this paper, and, while she agreed with Mr. Fishel as to the necessity for good English training and a competent instructor whose entire time is devoted to the subject, she thought it impossible in most schools and really unnecessary to give four years to the course. Her idea is that when pupils fail to make a success of typewiting the difficulty is generally traceable to the teacher.

Miss Sullivan's view with regard to the time allowed was supported by the majority of those present.

The election of officers for 1909 resulted as follows:

President, Frank E. Lakey, Boston; Vice President, A. H. Sproul, Indianapolis; Secretary, W. H. Shoemaker, Chicago; Advisory Council, S. A. Moran, Ann Arbor; C. M. Copeland, Athens, Ohio; G. P. Eckels, Pittsburg.

A short discussion of one or two round tables followed and the meeting was adjourned, everyone feeling like expressing the sentiment of the old soldier at the camp fire, "I'm glad I was here."

THE CALIFORNIA ASSOCIATION.

The Business Educator Association, of California, is a wide awake affair as shown in a combination programm and report recently received. The portfolio of manuscript numbering some two dozen sheets, contains, first, a programm of the Convention, which was held in Heald's Business College, San Francisco, December 28, 29 and 30. Second it contained a very complete report of the meeting held July 1, 2 and 3, at San Jose. The program for the December meeting promised about as much in the way of instruction, inspiration and entertainment as it would be possible to crowd into three days. And the report of the July meeting makes it very plain that a profitable as well as an enjoyable time was had.

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

QUESTIONS IN AUDITING.

Question 1. An Electric Light Company finds its plant taxed to its capacity, and lets a contract for the installation of additional machinery to increase said capacity. In auditing the accounts for the year, you find an amount in round figures charged to the contractors and credited to revenue account for estimated loss of Revenue through delay of contractors in installing the machinery. Do you consider this proper? What would you consider your duty under the circumstances.

Answer 1. The Auditor should first ascertain whether the Contractors have admitted the claim against them or not. If the claim has been admitted, either voluntarily or under legal process, the entry is a perfectly legitimate one although care should be taken not to include the amount as part of the Revenue from the electric light operations, but as an independent profit. If, however, the claim has not been admitted by the Contractors the entry should not be allowed to pass at all except perhaps as a Contingent claim to be noted on the Balance Sheet. On no consideration should it appear as an Asset or be included among the profits of the period so long as it is in dispute. This method of taking profits is a dangerous one and often ends disastrously to the company.

Question 2. A Manufacturing Company requires a statement showing the outcome of seven months' operations. It appears that by reason of manufacturing having been commenced while the plant and the power development were incomplete, frequent stoppages took place so that the production was much below capacity, while the costs of production were abnormally high. Assuming actual running time at 4 1-2 months net what weight would you attach to these circumstances, the Directors having asked that they be taken into account in determining the disposition of the following items :

Materials	$140,000
Pay-roll operatives	37,300
Pay-roll non-productive labor	18,250
Bond interest accrued	14,560
Salaries	7,265
Insurance	3,020
General expenses	1,150
Sales for period	182,400
Inventories of manufactured goods at cost to produce	12,400

Answer 2. According to the Question the Company's output was actually manufactured in four and a half months of running time, although seven months' Wages and Expenses were paid. Provided the Auditor was satisfied as to the truth of the information given him in this respect, he would be justified in preparing a statement, which would show the normal profit, in contrast with the actual profit. The Gross Expenses for the period outside of Material were $81,545; of this amount only 9-14 or $52,121.79 is the normal charge against the output for this period; the difference, $29,-423.21, is the loss due to stoppages. The figures given in the Statement as per question show a loss of $26,745; the difference between these two loss amounts shows a Profit for the period of $2,378.21 without taking into consideration the fact that under normal conditions the output would have been larger and the profit proportionately increased With the proportionate increase of output we would have a Net Profit for the period of seven months of $2,699,-44 as shown by the following statement. In brief the points to be allowed for are (a) Decrease of running expenses to a basis of four and one half months' time which would give the Net Profit for four and one half months or (b) the increase of Output from the amount given in the Question to the amount which would have been produced under normal conditions in seven months. A simple calculation will show us that the Sales instead of being $182,400 would have been this amount increased by 5-9 of itself; which is $283,733.33 and that the Inventories instead of being $12,400 would have been $19,288.89. This would of necessity increase the cost of Material from $140,000 by 5-9 of itself making $217,777.78. The first statement shown below is based upon the supposed normal conditions and would show the normal Net Profit.

Question 3. An issue of First Mortgage Bonds for the erection of a factory building sells at 85. How should the transaction appear in the Company's Balance Sheet and why ?

Answer 3. Assuming the issue to have been 200 bonds of $100 each the total liability of the Company to be met at the maturity of the bonds would be $20,000. The interest would also have to be provided for as the coupons fell due. The actual cash received at $85 per each $100 bond is $17,000 while a liability of $20,000 has been created. The difference of $3000 is practically the same as additional interest on the $17,-000, though settled in advance by being included in the fact of the bonds. The $3,000 should therefore be spread over the term of years for which the bonds have been issued. Assuming the time to have been three years the entries to be made would be as follows :

1. At Commencement :

Discount on Bonds	$3000	
Cash	17000	
To Bonds Payable		$20000

2. At The End of The First Year :

Profit and Loss	$1000	
To Discount on Bonds		$1000

The effect of the last entry would be to charge $1000 of the loss in issuing the bonds to the first year, and a similar entry would be made at the end of each subsequent year. The balance of $2000 remaining at the Debit of "Discount on Bonds" would be treated as an asset in the same sense as "Reserve for Bad Debts" is considered a Liability. It would not, however, appear in the Balance Sheet as an Asset but would be charged to Surplus account or deducted from the total of the bonds in the following manner :

Bonds Payable		$20000
Less Discount on Bonds chargeable to following years	2000	$18000

At the end of the scond year the amount appearing in the Balance Sheet would be $18000, and at the end of the third year the liability would be the full $20000, for which amount settlement would have to be made with the bondholders.

This is the simple way of handling such a problem, and would suffice in most cases, but if compound interest were to be computed on the bond discount the results would differ to some extent.

MANUFACTURING ACCOUNT.

Material	$217,777.78	Sales	$283,733.33
Total Expenses as per question	81,545.00	Inventories	19,288.89
	$299,322.78		
Net Profit	3,699.44		
	$303,022.22		$303,022.22

The statement constructed in such a way as to show the actual results for the period would appear as follows :

MANUFACTURING ACCOUNT.

Material	$140,000.00	Sales	$182,400.00
Total Expense	81,545.00	Inventories	12,400.00
			$194,800.00
		Net Loss	26,745.00
	$221,545.00		$221,545.00

TYPEWRITING CONTESTS.

The Eastern Commercial Teachers' Association will hold the annual typewriting contests at its convention at Providence in April under practically the same rules which have governed the two preceding contests.

The "Journal Trophy", which is a silver cup valued at $100, will be competed for again in the "World's Championship Contest." Miss Rose L. Fritz won the "Trophy" at Boston in 1907 and again at Philadelphia in 1908. The "Trophy" is held by the winner until it is won by someone else at an annual contest. A gold medal becomes the permanent property of the successful contestant and this indicates that he held the "World's Championship" for that year.

A Gold Medal valued at $25 will be prepared for the winner of the "School Championship Contest." This medal becomes the absolute property of winner. Silver and bronze medals will be given to the second and third competitors.

The above prizes are offered by the Penman's Art Journal of New York.

ELIGIBILITY—Anyone may enter the "World's Championship Contest," but the "School Championship Contest" is open only to those who began the study of typewriting since January 1st, 1908, and who have since that date spent some time in either a public or a private school as students of typewriting.

A detailed statement of the regulations governing the contests will be published in the educational papers next month. Any persons who are thinking of entering the contest should communicate with the chairman of the committee and receive a copy of the rules as soon as they are definitely agreed upon by the members of the committee.

Committee :

GERTRUDE CRAIG, Simmons College, Boston.
GERTRUDE HARVEY, Rhode Island Commercial School, Providence, R. I.
F. G. NICHOLS, Chairman Rochester Business Institute, Rochester, N. Y.

TALKS ON ENGLISH

S. ROWLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

THE SLOVENNESS OF OUR SPEECH.

"Imagine that the one to whom you are writing is seated across the table from you, and write in much the same way that you would talk" is a good general rule for producing natural, convincing English. It is my favorite rule. But, as Nathan Shepherd says in his excellent little book, "Before an Audience," to be natural would be very unfortunate for those who have the habit of picking at their noses or nibbling their finger-nails. Just so, the product would be poor if people generally wrote as they speak. "Sloven" is a fitting word—given by Henry James, I believe—to describe the mumbling, the repetition, the poor pronunciation, the neglect of the impressive pause, the besprinkling of slang, and the common errors of grammar that characterize the language of most people.

I am not exactly a purist. I do not argue that in business language we should be careful not to say *rounder* or *more perfect*, that it makes much difference whether we say *as though* or *as if*; nor am I disturbed by the fact that it is impossible to parse *had better*. Undoubtedly a teacher should keep on the safe side, should set a little higher standard than that he expects students to reach, but there are so many really unfortunate blunders that we can well afford to let hair-splitting alone. Neither do I argue that all slang is out of place. Language has as much right to grow as other things, but, as has been well said, it is a good plan not to be the first to use nor the last to cast away. Some slang is very effective. Were I to write an advertisement of Spaulding's straight-grained, wax-finished baseball bats, I should probably write that they were the kind that "smash out the corking hot liners," for this is the language of the ball field and would appeal to prospective purchasers of baseball bats more than elegant language would. But there is no defense for such perversions as "awfully nice," "something swell," and the like.

Important as is the study of grammar, it does not correct slovenness of speech. The fact is, of course that none of us appreciate the gift of speech, or the gift of sight, or any other of the great gifts of the senses, until we lose one of them.

Well-selected reading will enlarge the vocabulary and stimulate logical processes of thinking. "Reading," says Bacon, "maketh a full man; writing an exact man."

Association with careful speakers—those who appreciate the music and impressiveness of a well modulated, well-controlled voice and the richness of our English language will help more, for example is always a better teacher than precept. We are all imitators, to a greater or less extent. We get the thoughts of others from newspapers and magazines and make them our own thoughts. The peculiar expressions and manner of speaking of those with whom we come in daily contact make greater impressions on us than we are aware of. I have lived about ten years in the North, and when I now go to my Southern home, people tell me that my accent is changing to the typical accent of the North.

Granting that good reading and association with well-educated and carefully-speaking people are both important, what else? Well, an important third means is afforded in oral drills on correct and faulty diction and reviews of works devoted to the correction of faulty English. There are a number of good books on this subject. I have no reason for exploiting any of them, but if there were more works of the character of Alfred Ayres' Verbalist in business office libraries, business speech would be much better. The review of such books would prevent the use of double negatives, the use of *don't* for *doesn't*, *providing* for *provided hadn't ought to* for *should't*, the confounding of *shall* and *will* and *would* and *should*, the writing of *alright* for *all right*, *principal* for *principle*, *accept* for *except*, the saying of *at either end* when the meaning is *at both ends*, the writing of *it's*, the possessive pronoun, with an apostrophe, the pronouncing of *again* with the sound of *gain*, etc.

Eternal vigilance is the price of good speech as well as of liberty. Between periods of study we fall into slovenness, much as our linen gets soiled between its trips to the laundry. Most of us need to review a good handbook now and then in order that we may cast out the parasites and renew the beauty of our speech.

If you are a student and share a room with other students, do as a certain group of students once did; make an agreement among yourselves that you will correct one another's errors in the choice, relation and pronunciation of words. It will not only result in greater care—the needful thing—but will enable you to correct some errors that otherwise you may never know you are making.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

DIVISION OF DECIMALS.

Division of Decimals is the subject chosen for this paper because so many students find difficulty in locating the point in the quotient. My plan is to locate the point before beginning to divide. I will first take an example in which the divisor is a whole number,

Divide 3.125 by 125

```
125 | 3.125
```

Before attempting to divide we will place the point for the quotient. Directly over the point in the dividend place another point, thus:

```
125 | 3:125
```

Dividing, now, we find the first significant figure of the quotient to be 2, which we write over the 2 in the dividend like this,

```
        2
125 | 3:125
      250
      ----
       625
```

The two in the quotient is placed over the 2 in the dividend because the 2 in the dividend is the figure farthest to the right that is used to enable us to make the first division. Care should be taken that the figures are written directly over one another.

Continuing the division we write the 5 over the five in the dividend.

```
        25
125 | 3:125
      250
      ----
       625
       625
       ---
```

Having this done we now write a cipher over the one in the dividend. The division is now complete.

```
        025
125 | 3.125
      250
      ----
       625
       625
       ---
```

Following a careful drill on many similar problems, I then take such a case as this:

Divide 1.296 by .36

```
.36 | 1.296
```

In this case we have not a whole number but a *decimal* as a divisor. The first, then, is to change the divisor to a whole number. This is done by moving the decimal point to the right hand side of the 6 in the divisor.

```
36. | 1.296
```

By canceling the point and drawing the light line from its original position to its new position emphasis is laid on the fact that the point is *moved* to the extreme right side of the divisor. In this case, moving the point is equivalent to multiplying the divisor by 100. This will necessitate multiplying the dividend by 100, or moving its point 2 places to the right. Our divisor and dividend now appear this way:

```
36. | 129.6
```

Having made this change place the point for the quotient directly over the *new* point in the dividend and divide as before, writing the first figure of the quotient over the 9 in the dividend, etc.

```
        3.6
36. | 129.6
      108
      ----
       216
       216
       ---
```

A case which frequently makes trouble is this:

Divide 400 by .004

```
.004 | 400
```

As before first change the divisor to a whole number by moving its point three places to the right. In the dividend the point must be moved the *same* number of places. If there are not a sufficient number of places in the dividend, annex ciphers until the desired number is obtained. This will give our example this appearance:

```
004. | 400000.
```

Emphasis must be laid on the importance of these preliminary steps including the placing of the point for the quotient over the point in the dividend *after* it has been moved. Dividing, we have

```
        100000.
004. | 400000.
```

One more illustration will be sufficient to show clearly all the points in this method.

Divide .008 by 800.

```
800 | .008
```

Here, it is observed, our divisor is a whole number and no change in the position of the points is necessary. Placing the point for the quotient we attempt the division.

```
800 | :008
```

but find that before we can proceed ciphers must be annexed to the dividend. Then we have

(Continued on page 32.)

The Principles of Ad Writing

C. L. CHAMBERLIN,

OSSEO, MICHIGAN.

MAIL ORDER ADVERTISING.

The mail order business has assumed such vast proportions in this country during the past few years that business methods including advertising, have been specialized and adapted to its uses. The study of mail order methods is one of great interest to those who are willing to apply themselves seriously to the task. But for those who think they have nothing to do after sending out a few small advertisements but file away the checks and ship goods there is a considerable amount of disappointment in store.

Mail order business like any other branch of commercial activity requires careful thought and attention if anything is to be made from it. To those who are willing to pay the price and gain the knowledge from actual experience there is a good thing waiting.

Mail order advertising in its widest sense differs but little from any other branch of publicity. There is the same use of headline, the collecting of strong sales points, the illustration to tell what cannot be expressed in words, the same display and attractiveness to all that is shown in the ad. But there are certain things to be sought by the mail order advertiser which must cause some difference between his ads and those of the local, retail merchant.

In the first place advertising space in the usual mail order periodicals of which more will be said later, is so expensive that the small advertiser cannot expect to tell his story in the ad. He seeks to explain some of the more attractive features, and by naming the price in connection with these details he arouses an interest and desire to know more about the article. The ad closes with a request for the reader to send for free circular or catalogue in which the entire proposition is described in detail. When this form of an ad is used the sole object is to induce people to send for the catalogue. When the name is once secured the advertiser will continue to mail his printed matter at various intervals until the order is secured.

Another form of ad is one in which the whole story is told in the ad. This form requires much space, usually a page in the magazines or cheap story papers. Fine print is used for all but the large display headlines and an immense amount of reading matter is condensed into a single page. The explanation must be so full and complete that no ordinary question regarding the article is not answered in it. There may be a letter or two to send all names secured from this advertising but no descriptive circular is required.

This form has one advantage in that the expense of a large number of printed circulars is saved, together with the postage necessary to carry the printed matter to its destination. There is one serious drawback in that no name list is secured. The usual mail order dealer thinks as much of the name list secured from his advertising as he does of the first orders received from them. These names are those of people who are interested in his line and may with all reason be considered likely to purchase. He therefore keeps on sending these people his various form letters, folders, catalogues, circulars, etc., and at last secures one or more orders.

Few mail order dealers expect to receive from first orders a sum sufficient to pay all expenses of advertising and printed matter. Were it not for the following up of these people for repeat orders the business would be far from profitable. Hence most dealers use the first form of advertisement mentioned above, and by its use secure a good name list and a few orders. By giving entire satisfaction in the filling of the first orders they pave the way for the repeat orders on which there is no expense for advertising. Then, too, these names can be used for a year or two and at the end of that time the dealer may sell them to other firms that wish to circularize them with a different line. Some dealers sell these names any time to other dealers in a different line. Some think it best not to allow their use by other firms on the grounds that people have a certain amount of money to spend on various mail order goods. If they spend it for one thing they will not spend so much for other goods. Hence every dollar that another dealer gets from these people lessens the amount the first dealer will get from them.

Some dealers enter the mail order field with but a single article, but this is not usually profitable unless this article is an expensive one and repeat orders are not to be expected as would be the case with pianos, automobiles, and the like. When any smaller, cheaper line is chosen there should be other goods prepared to sell after the first article or "leader" has been sold. A catalogue containing descriptions of these goods may be prepared or they may be described on circulars, a separate sheet for each article. In many cases the maker of the article will furnish a circular which being printed in large quantities may be secured at a very low figure. The dealer's name and address should be printed some where on the sheet. Never, never use a rubber stamp for this purpose. It looks too trifling and shows at once that the firm is trying to economize a very limited capital by this means.

The dealer should prepare for use a full line of printed matter, letter heads, envelopes, return envelopes, order blanks, and perhaps a mailing card. All stationery used should bear the card of the dealer and all letters should if possible be written with a typewriter. In this day practically every business man, particularly mail order men, use a typewriter for their correspondence and the absence of it marks the amateur of limited capital. A good typewriter can be obtained now for so low a price that there is no excuse for its absence in business letter writing.

It is a principal of mail order business that it pays to make sending an order as easy as possible for the customer. It is for this reason that the order blank and return envelope are provided. It is easy to fill in a blank when every word is suggested by the headings, and a printed return envelope does away with all necessity for the use of pen and ink in directing the envelope.

Since from the nature of the case most of the mail order dealer's customers live in rural communities or in the smaller villages, it is necessary to use a medium which circulates among this class of people.

Experience has shown that there is no better medium printed for this purpose than the cheap monthly papers devoted to the farm, the home, fancy work, poultry raising and cheap fiction. There are nearly a hundred of these papers printed in the United States which will carry the message of the mail order man into the very hands in which he desires it to go.

Rates are somewhat high in these periodicals. Most of these papers have large circulations, some issue more than a million copies each month. While in the past a large number of these went out as sample to names purchased from various dealers, the recent postal law has effected a radical change by reducing the number of samples a periodical might send and be permitted second class rates. This has reduced the circulation of some of these papers, but there are enough real subscribers to give immense circulations.

Space is sold by the agate line, single column width, and costs from fifty cents per line up to six dollars per line for some of the larger circulations. But even at this rate they prove the best mediums available. At this rate some firms use half page or full page ads and consider themselves repaid by results.

The beginner should never spend too heavily for advertising until he has tested his proposition and found whether or not it will draw. It usually pays to have a mail order expert write the ads for the first few months, but even the expert cannot always tell what will be a success.

Some prominent dealers have made money and secured an excellent list of names from ads of a few lines. Other firms claim that unless a large space is used the ad will be lost among the mass of other ads which will appear in the same paper. In a small ad there can be but little display. At most it can be a cut of the object to be sold, or the name of the object in as large type as may be. The remainder of the ad must be in smaller but always perfectly legible type. It is best to get electrotypes made of all ads used since then the advertiser can be sure of the ads appearing just as he wishes it.

Another feature of mail order advertising is the keying of all ads. This is identifying the ad used in a certain paper in such a way that it may be known from every reply received in just what paper the writer saw the ad. The most common method is some variation in the address. The old method so long in use of inserting in the address, "Dept. 3," or "Dept. B," or something similar is not always certain of securing results since many people fail to write it in the address. A better way is to make a change in the street number. This may be explained to postal officials and usually proves the surest method.

The use of coupons in which the sender writes his name and address and returns the sheet in a letter is good, but it always requires a stamp and envelope when otherwise a postal card would answer. Some firms make a change in the name of the firm, spelling the dealer's name differently or adding an extra word. The use of this key is to show the dealer how many orders each medium brings him, and which mediums it will pay him to continue, and how many to drop.

QUESTIONS ON LESSON SIX.

1. How does mail order advertising compare with ordinary retail advertising?
2. Explain the the two forms of mail order ads usually used.
3. What is said about making a profit on a single article? How does the mail order dealer expect to make a profit?
4. What are the best mediums for regular mail order advertising? Why?
5. Figure up the number of orders it would be necessary to receive to pay all expenses for a twenty five cent article costing the advertiser 17 cents prepaid if he uses a ten-line ad in one paper at $3 a line.
6. What is meant by "keying" an ad? Illustrate.
7. Select six typical mail order advertisements of from five lines to a page each and study their construction. Choose the ads of houses known to be successful or ads that appear every month in one or more papers. Note the display; headline, or cut; the descriptive matter; does the dealer expect to sell from the ad directly or does he ask the reader to send for lists?

Arithmetic Continued From Page 31.

800 | :00800

which divided appears thus:

.00001
800 | .00800

The common error here is to place the 1 over the 8 in the dividend. This mistake cannot be too strongly guarded against. A little persistent effort and practice, however, will produce excellent results.

This method may be new to some of my readers. If so, and you are not sure that you have something better let me suggest that you give this scheme a good thorough trial. If you are as much pleased with it as I am, I am sure you will use it until you find something still better.

TYPEWRITING

H. BREITENSTEIN,

Abbott Business College,

BILLINGS, MONT.

THE IMPORTANCE OF LITTLE THINGS.

I have often spoken to my students about the importance of "little things" in their shorthand and typewriting course, and I have endeavored to bring out some of these points in my articles. I believe most teachers pay some attention to the "little drops of water and little grains of sand," but as I have stated before this is not always possible in the small school where one teacher has all the work to do. Invariably it is only the routine work that occupies his attention. He hears his regular classes and requires a certain amount of work to be done, but in my experience, I have found that it is only the work in which the student comes in daily contact with the teacher that receives the most earnest attention.

Consequently, typewriting, which should receive even more attention than shorthand, and I believe you will agree with me in this respect, is usually left to the student himself. He progresses according to his ability and to the amount of time expended in practice. This is all right for the student who likes typewriting and who makes good progress in it, but then we have those students who can see no fascination in sitting at a machine for three hours a day and "pounding" keys. Usually this class of students do literally "pound" the keys, especially when they make a mistake, and in doing this they make a greater mistake still, for they not only do material injury to an expensive piece of mechanism, but retard their own progress and ruin their disposition.

These are the ones we teachers must pick out for some special attention and words of encouragement. We must begin all over again and point out the "little things" and if finally we succeed in making the subject *interesting*, the progress will take care of itself.

I am making better use of the typewriting manual than ever before and the result is very gratifying. Every student in my school must write every page in his manual, and remember only *perfect* copies are accepted. Now, in most schools the typewriting instructor is discarded as soon as the pupil is in dictation and at one time I pursued this method, too, simply because the student did not have an opportunity to practice forms from his manual after doing the work required of him in the dictation class. However, I have changed this and all typewriting practice work is now taken from the manual, although there may not be two students in the class that are writing the same lesson. I find that this makes my work lighter and that I do not have to make so many explanations, or at least when I do make explanations they are more readily understood.

If the students will learn all the forms in his typewriting manual, there will be no need for the teacher to explain the correct form of a letter, or how an envelope should be addressed. He will know that a short letter should be centered"; a medium length letter should be "double space"; and a long letter "single space" with "double space" between paragraphs. He will learn how to make bills and by the way this "billing" is another important phase of typewriting instruction. "Tabulating" it is generally called in schools, but this term is not understood by one out of a hundred business men.

I once sent a young lady to apply for a splendid position; in fact, it was in one of the best offices in the city, a large wholesale house. I considered her to be a first-class stenographer in every respect, and the thought that she would not give satisfaction, did not enter my head. Imagine my surprise when she returned half an hour later and began removing her wraps. She said the first question she was asked was if she understood "billing" and on her replying in the negative, she was told that she would not do. She could "tabulate" better than any other student in the advanced class. This was only a little thing, this difference in the name or term applied to a particular branch of typewriting, but it was the cause of a bright student's failing to obtain a lucrative position. A knowledge of tabulating or billing is very essential in large offices, especially wholesale groceries and hardware, and I have known it to add from $10.00 to $15.00 per month on the salary of the stenographer.

A few days ago I sent another student to a large wholesale office where she applied for and obtained the position as stenographer, but she had not been working half a day when she called me up over the telephone and said she could not find the marginal release of the Underwood machine that she was to use. I did not think that I could explain over the telephone, for if she could not find it in as conspicuous a place as it is, I thought that something must be wrong with the machine and that I had better call at the office. I did so and found that in trying to write "$2.40" on a bill head, she did not have room for the "40c." The machine had moved as far as it would go and the marginal release would not help matters any. The trouble was that she had placed the bill head in the machine too far to the right. I had walked eight blocks to take a piece of paper out of a machine and put it in again.

So I say it is the "little things" that count. We must spend a little more time in the typewriting room and pay a little more attention to the typewriting work, if we want our prospective stenographers to do first-class work and to be less annoying to their employers.

THE BLAIR BUSINESS COLLEGE.

SPOKANE, WN., Jan. 5, 1909.

EDITOR BUSINESS EDUCATOR:

Enclosed find photo of a young lady in our school whom we think is more than an ordinary typist. She entered my department September 1st, last, and on December 20 took a thirty-three minute test and after deducting five words for each error she had enough to make her forty words to the minute. The matter used was taken from No. 36 of the "Riverside Literature Series," the article being entitled "A Test of Maine Birch." This is six words better than Miss Kroeplin did last October in New York City, when she established the world's record for a student under four months. Miss Kroeplin used the same matter.

While Miss Mollie Benson is the best student we have for the time she has been in school, we have many more with excellent records. All my students carry shorthand and all other subjects that go to make a first class stenographer.

I feel that proper recognition is due Miss Benson for if she improves in the next eight months as she has in the last four months the world's best typists will be obliged to recognize her.

Hoping to hear favorably from you, I am,

Very truly yours,

C. WARREN JONES,

Supt. Typewriting Dept.

From E. H. Norman, President, Baltimore Business College, Baltimore.

In the death our good and dear friend, Professor Warren H. Sadler, the cause of business education has lost one of its most loyal, faithful and useful members. During his long and useful career he always took an active interest in our profession, and did much to elevate and dignify the work he loved so well.

Those who knew Professor Sadler best, loved him most. He was a big hearted man with a lovable disposition. Many are the acts of kindness he has bestowed upon others, and there are a host of friends who will greatly miss his help and counsel.

It will be gratifying to the profession to know that the excellent school, so well and favorably known, of which he was the head for so many years, will continue its good work. Professor Sadler's eldest son, Mr. Fairman A. Sadler, who has been the active and successful manager of the school for a number of years, will continue in charge, and we bespeak for the Institution a continuance of the high grade work, for which it is characterized.

Sadler's Bryant & Stratton Business College, Baltimore, Maryland.

January 13, 1909.

EDITOR BUSINESS EDUCATOR:

We deeply regret to announce the death of our most excellent and worthy President, Mr. W. A. Sadler, an account of which you will notice in the papers we have just sent you, under separate cover.

We are sure that you share our sorrow in the loss of a great pioneer in Business Education, a warm hearted friend, a most congenial companion, and a sympathetic adviser.

Yours fraternally, and in sorrow,

THE FACULTY OF SADLER'S BRYANT & STRATTON COLLEGE,

Per J. E. Plummer.

Miss Mollie Benson.

NEWS NOTES AND NOTICES

A letter received from President Williams, of the Capital City Commercial College, of Des Moines, informs us that that institution is enjoying a prosperous year. The attendance during the months of September and October was somewhat light, but after the election the school filled rapidly and now has a daily attendance of almost five hundred students. We also learned that the C. C. C. C. management is erecting a new building exclusively for the use of the school and that it will be ready for occupancy July 1st. This evidence of prosperity is also evidence that the C. C. C. C. is a good school.

Henry L. Brown, penman, in the old reliable Beckers Business College, is now clubbing THE BUSINESS EDUCATOR. A handsome list is hereby acknowledged. Beckers Business College students have all that is good in the line of commercial education.

Miss Eloise Winhafer goes from the Worcester Mass., College of Commerce to the Dover, N. H., Business College as teacher of Gregg shorthand.

F. C. Steward, solicitor for Strayer's Business College, Philadelphia, has bought the Horton-Large Business Institute, Trenton, N. J.

S. C. Bedinger, who was with Hill's Business College, Sedalia, Mo., until it was closed recently, has a new position in the Springfield, Mo., Business College.

William Lueders, formerly proprietor of the Sterling, Ill., Business College, now owned by G. W. Brown, has been chosen as principal of King's Business College, Charlotte, N. C.

Miss Myrtle L. Thurston, a Ferris Institute graduate, has a position with the Hillside, Wis., Home School, a girls' preparatory school.

I. L. Smith, of New Castle Pa., has sold his business college to E. R. Welsh, of Oil City, Pa. Mr. Smith is opening a new school at Sayre, Pa.

John B. Alley, of Marblehead, Mass., is a new teacher in the Bryant & Stratton Business College, Manchester, N. H.

The many friends of Dr. Cheeseman A. Herrick, who for a number of years has been at the head of the School of Commerce of the Boys' High School, Philadelphia, will be glad to learn of his having been chosen as principal of the new Girls' Commercial High School of that city. Doctor Althouse, one of Doctor Herrick's efficient assistants, has been promoted to Doctor Herrick's position.

Mr. C. M. Clark, engrosser, Washington, D. C., recently got out an attractive souvenir postal in the interests of his business.

Des Moines College, a Baptist instituton of Des Moines, Iowa, has added a commercial department, which is under the direction of Mr. W. A. Warriner, formerly of Brown's Business College of Sioux City. Mr. Warriner is a good man and should build up a strong school.

Mr. N. H. Wright is the man who has charge of the penmanship department in the big Bryant & Stratton Business College, Louisville, Ky. A great many subscriptions find their way into the hands of his pupils, a large per cent of which win THE BUSINESS EDUCATOR certificate. THE BUSINESS EDUCATOR wishes Mr. Wright a continuance of his success in getting results.

A recent letter from Mr. E. C. Reitz, proprietor of the Garden City Commercial College, Missoula, Mont., reports the largest enrollment in the history of the school, with the outlook for a good increase in business at the beginning of the new year. Mr. Reitz has succeeded in building up an institution of which he and the citizens of that city and state may well be proud.

Mr. W. M. Anderson, formerly a teacher at Sioux Falls, S. D., has been engaged as assistant in the business department of the Capital City Commercial College of Des Moines.

Mr. O. E. French, who for a number of years has been Superintendent of Schools at Creston, Iowa, has been engaged by the Capital City Commercial College of Des Moines, to take charge of the work in English. Mr. French is recognized as one of the best grammarians and rhetoricians in the West and will add strength to the C. C. C. C. teaching staff.

A. A. Lang, formerly with the Kewanee Business College, Kewanee, Ill., is now connected with the Bradrup & Nettleton Business College, Winona, Wis. THE BUSINESS EDUCATOR extends best wishes to Mr. Lang for success in his new location.

E. H. McGhee, the well known efficient penmanship teacher, in the Stewart and Large Business Institute, Trenton, N. J., besides his regular work, has been elected to take charge of the penmanship class in the evening school of the Y. M. C. A. of that city. Mr. McGhee states that he is spreading the tidings of good penmanship wherever he goes. Keep up the good work.

Mr. W. H. Whittekin, formerly with the Southwestern Business College, St. Louis, Mo., is now handling the commercial branches in the new Collinsville, Ill., High School. He has been fortunate enough to be a former pupil of Prof. E. D. Clark, who has charge of the penmanship work in the Marion, Ind., Normal School.

Mr. John F. Siple, who many years ago wielded a skillful pen in Cincinnati, and of more recent years was located in Philadelphia, is back again in Cincinnati, as of old. He has charge of the penmanship work in the evening school of the Y. M. C. A.

Mr. H. E. Adrian, recently, of Cleveland, Ohio, is now teaching in the Albany, New York, Business College.

From a letter from Mr. J. E. Soule, the engrosser, of Philadelphia, whose work was shown in the December BUSINESS EDUCATOR, and whose biography was printed in the January number, we quote the following:

"On the 9th of January, I start for a trip to Egypt, Rome, Paris, London, etc., to be gone several months, and while away I shall give considerable time to the study of the "Missals" in the museums in Rome, Paris and London. I hope to absorb some of the beautiful skill in coloring possessed by the monks of old times, and that some of it may be reflected in my futrue work. I never feel satisfied with what I do, and have never yet made a piece, which, after it was completed, I did not see room for improvement."

We wish him a most enjoyable and safe journey and in view of the well known fact that you can get only in proportion that you are capable of giving, we would that he will imbibe a large amount of artistic beauty because he takes a good deal with him.

CATALOGS CIRCULARS

No finer school journal has reached our desk for many a day than the one from the National Business College, Roanoke, Va. The illustrations are unusually effective, unique and up-to-date. Pres. Coulter knows not only how to conduct a school but how to conduct advertising of a high plane and on an honest basis.

The twentieth annual catalogue of the National Business College, Roanoke, Va., is a first class product, being handsomely printed, artistically covered, profusely illustrated and honestly written. Covered in blue with attractive script embossed in gold.

King's Business College, Charlotte and Raleigh, N. C., puts out good advertising literature in the form of catalogues and school journals.

The Steward & Large Business Institute, Trenton, N. J. is greeting its patrons with a modest but first class booklet of 15 pages, illustrative and descriptive of that institution.

The Eastman-Gaines school, 120 3rd St. and Lenox Ave., New York, recently put out a very attractive souvenir booklet of its 16th anniversary program of graduation exercises held Dec. 18th, 1908. From the illustrations therein we should judge that it is one of the finest equipped commercial schools in America.

The Beutel Business College, Tacoma and Everett, Wash., publishes a very good catalogue. It is printed on rich cream paper and bound with a brown cover with embossed title in gold, making the cover very effective. These institutions as far as we can learn are enjoying prosperity, due to conscientious endeavor.

Becker's Business College, Worcester, Mass., publishes a splendid catalogue indicating a prosperous and progressive school. The catalogue is covered in brown with the inside a pure white enameled paper. The type is large and readable and the illustrations suggestive of an up-to-date school. The institution was founded twenty-one years ago by Mr. E. C. A. Becker, and is now being conducted as an incorporated institution, his wife acting as treasurer, Walter S. Doud being president.

A beautifully illustrated journal is hereby acknowledged from the Holmes Business School, Portland, Ore. The illustrations therein are from the brain and hand of Mr. G. S. Henderson, whose work appears from time to time in our pages and upon its title page.

SCHOOL AND PROFESSIONAL

One of the largest classes in its history was graduated by the Capital City Commercial College, of Des Moines, Thursday evening, December 17th. It consisted of one hundred thirty members. The annual address was delivered by Hon. Richard C. Barrett, Ex-State Superintendent of Public Instruction. THE EDUCATOR acknowledges receipt of an invitation to the exercises.

Reports from Highland Park College at Des Moines, Iowa, indicate that the attendance in the commercial department is good.

The Meridith College Co., Zanesville, Ohio, are teaching bookkeeping and accounting, shorthand, typewriting, and penmanship by correspondence, as well as in their own institution. Mr. Meredith is recognized as one of our able educators and ever seems to be on the alert for improving his school by improving his course of instruction, etc. We doubt not that this new correspondence course is timely and practical.

Mr. Frank C. Steward of Strayer's Business College, Philadelphia, has purchased a large interest in the Horton-Large Business Institute, Trenton, N. J., and the school has therefore been changed to Steward and Large Business Institute. We wish the school prosperity under the new management.

The New Albany, Ind., Business College, recently moved into their new home in the Depauw College Building, located in the most beautiful residence part of the city, where it is now able not only to give the necessary instruction for a commercial course but to provide room and board for pupils from outside of the city.

The new million-dollar Y. M. C. A. building, just dedicated in Philadelphia, is to be the home of a new commercial school for the City of Brotherly Love, the Y. M. C. A. having decided to maintain commercial work as a part of its educational efforts.

From R. G. Laird we learn that the applications for admission to the Boston High School of Commerce were so numerous when school opened in September that, after turning every bit of available space into class room, nearly 200 students were turned away. This indicates that the course given by this institution is considered by the public to be a very valuable one. S. D. Trumbull, formerly of the New Jersey High School, recently became an addition to the faculty of this institution.

Des Moines in well supplied with excellent business schools. In addition to the C. C. C. C., the Iowa Business College, the Des Moines Business College, the People's Business College, Drake University, commercial department, Highland Park, commercial department, and there are three well patronized commercial high schools.

L. E. Stacey, President 1909.

L. C. McCann, President 1908.

C. E. Doner, Vice-President 1909.

Report of the NATIONAL PENMANSHIP TEACHERS' ASSOCIATION, INDIANAPOLIS, IND., DEC. 28 TO 31 INCLUSIVE.

REPORTED BY C. E. DONER, SUPERVISOR OF PENMANSHIP, BEVERLY, MASS.

While the attendance was not so large as it was last year at Pittsburg and the year before at Cleveland, yet it was a very interesting and enthusiastic meeting. There were very many interesting and helpful discussions. The address by President McCann was listened to with interest, after which Mr. T. A. Hopper, of North Manchester, Indiana, read a very good paper on "The Beginning Class in Penmanship." Mr. Hopper thinks that there is no class in any branch of study that should receive more careful attention in starting than the beginning class in penmanship. He believes in posting specimens for comparison, and to arouse interest and enthusiasm. Mr. Hopper thinks that one of the secrets of good teaching is good discipline. He advocates the use of the best material. Mr. Hopper uses the term arm movement and not muscular movement as it is sometimes called. This paper was discussed by W. C. Henning, I. W. Pierson, J. H. Bachtenkircher, C. C. Curtiss and C. A. Faust. Mr. Henning outlined his discussion by first emphasizing correct position; second, correct penholding; third, movement; and fourth, how to practice. Mr. Pierson believes that one of the first requisites in the class room is to gain the confidence of the pupils. He sets a good example by illustrating with his own body, position, penholding, movement, etc. He makes quite a point of counting by gliding the penholder or pencil over an empty "stogy" box. Mr. Pierson believes that the pupils must first get a mental picture of the copy. Mr. Bachtenkircher believes that the first and most important thing is to teach the pupils the mental picture of the form. This he does by teaching the pupils to close their eyes, especially in the first grade, which is excellent mental practice.

On Tuesday morning, Mr. M. A. Adams, of Marietta, O., read a paper on "How I Teach Penmanship." Mr. Adams had some practice work of his pupils' to show to the audience. Mr. Adams gave a very good rule for daily practice which is, "Write half the time, compare half the time, and think all the time." He said, "Show me a student that does no thinking in his penmanship and I'll show you a failure as far as penmanship is concerned." During the daily practice he has his pupils practice from five to ten minutes on some exercise that has a similar movement as the letter or letters that are to be given. He proceeds with his work in the following manner: First, exercises; second, principles; third, letters; fourth, words; and fifth, sentence, page work and letter writing. Mr. N. H. Wright, who was to discuss this paper was not present to perform his part.

The section then listened to a very interesting address by Mr. F. W. Cooley, Superintendent of Schools, Evansville, Indiana. Mr. Cooley had a paper but he did not read it. He discussed his subject instead. In teaching the subject of penmanship he does not lay so much stress on the subject itself, but more stress on the method of doing. He believes in emphasizing in the school curriculm the three r's, and then if there is time left spend it on the other subjects.

R. C. Cottrell, Secretary 1909.

T. A. Hopper, N. Manchester, Ind.

J. H. Bachtenkircher, Chairman. Ex. Com. 1908

W. C. Henning, Cedar Rapids, Ia.

H. O. Keesling, New Albany, Ind.

Miss Charlotte M. Ziegebaur, New Albany, Ind.

He believes that the course of study in our public schools is over-crowded. He does not believe in teaching penmanship until the third year, and that what writing is done by the pupils should be strictly under the supervision of the teacher. He favors the plan of teaching the teacher to write well herself. He does not condemn the copy book, but condemns the *misuse* of it. Mr. Cooley thinks that the most dangerous individual is the specialist in our schools today, because he thinks too much of his subject and not enough of the child. I wish to say, Amen to this statement.

After Mr. Cooley concluded his address, there were discussions by Mr. Bachtenkircher and Mr. Faust. These discussions would at times get very warm. Mr. J. W. Woodruff, who was to have discussed this paper was not present for some unexplainable reason. The meeting was then turned into short experience talks, participated in by R. C. Cottrell, G. B. Jones, L. C. McCann, J. H. Bachtenkircher and G. P. Roberts. Mr. Cottrell illustrated a short talk from the board in which he showed how to develop word writing from movement exercises. Mr. Jones believes in working for the best interests of the pupils, and advocates keeping the work of each grade within the ability of the child. He gives both board work and paper work in movement. Mr. G. T. Wiswell at this time made a point that he does not apply movement in the first two grades. Mr. McCann then said that he thought we were going to seed on the idea of movement and that we should call a halt and give a little more attention to form. Mr. Bachtenkircher believes in plenty of board work for the first half of the year and advocates very large writing for small pupils.

On Wednesday morning there was a short but very interesting address given by Mr. Charles F. Coffin, of Indianapolis. Mr. Coffin emphasized very strongly that he thought there was too much teaching done in our schools and not enough *training*. He said that the children are taught a great many things, but they were not *trained* to do them. A unanimous vote of thanks was extended to Mr. Coffin for his excellent address.

The next paper was by Mr. C. W, Ransom, of Kansas City, Mo., on "The Creation of Penmanship." Mr. Ransom first traced the history of writing from the early Phoenician and Roman periods down to the present day. He believes that penmanship as we teach it today is a growth and development. Mr. Ransom's paper was enjoyed very much. Discussions followed by George W. Thompson and E. D. Clark.

The next address was by Mr. J. H. Bachtenkircher, who spoke on "A Lesson at the Board." This was a very interesting talk. Mr. Bachtenkircher believes in a great deal of board work during the first half of the year. He does not believe in changing of left handed pupils. He advocates large writing in the lower grades, which he says avoids finger movement.

Mr. H. O. Keesling then spoke on the subject, "Teaching Helps in Penmanship," which was from the business college man's standpoint. He gave some very practical illustrations on the board. He advocates the teaching of one simple style of letters and teaches the letters according to likeness. He believes in small writing for business practice. This pa-

M. A. Adams, Marietta, O.

J. O. Peterson, Columbus, O.

Miss Julia Bender, Greensburg, Ind.

per was discussed by Messrs. Brunner, Curtiss, Cummins, Pierson, Ranson, Faust, Henning, Peterson and Whitacre. The use and non-use of a blotter under the hand was thoroughly discussed. Some advocated the use of the blotter and some did not advocate the use of it. The question of preliminary movement preceding the making of capital letters came up for discussion. Some spoke in favor of it and some opposed the movement.

"Card Writing" by Mr. J. O. Peterson, Columbus, Ohio, was well presented. He treated it historically and then touched upon the outlook for the future.

"Our Work and Health" by Miss Charlotte M. Ziegelbaur, Supervisor of Penmanship, New Albany, Ind., was excellent and brought forth considerable discussion. In fact this was star number of program. It is to be regretted that more did not hear it. But you can and should read it in the Official Report later on.

There were a number of supervisors of penmanship present at the various meetings, and I hope that next year there may be more at the meeting at Louisville, Kentucky.

The following officers were elected: Pres., L. E. Stacey; Vice-Pres., C. E. Doner; Sec'y, R. C. Cottrell,; Ex. Com., M. A. Adams, C. P. Zaner, C. W. Ransom.

THE ANNUAL MEETING OF THE NEW ENGLAND ASSOCIATION OF PENMANSHIP SUPERVISORS WAS HELD JAN. 9, 1909, IN BURDETT COLLEGE, BOSTON

Never before in the history of the Association have the members and visitors received the cordial welcome and courtesies extended them by the Proprietors and Officers of Burdett College.

Mrs. S. E. Morris, Louisville.

The convention was opened at 10:45 a. m. by Mr. C. E. Dorner, President. Dr. Louis E. Pease, of Burdett College, delivered the address of welcome. Mr. A. R. Merrill, Saco, Me., read a paper on "Use and Abuse of Movement Exercises." Mr. Merrill's subject was one of much interest to all present and they followed his discourse very closely from beginning to end. Mr. Merrill did not deal in generalities, but said something definite and of value to those who are engaged or interested in the supervision of Penmanship in the Public Schools. Discussions followed by Messrs. Houston, Prince, Martin, Hoff, Bennett and Wraught.

At 1:30 p. m. all present were invited to adjourn to the College Office where luncheon (a good substantial dinner) was served. This came as a surprise and it is needless to say it was a pleasant surprise and one that will be long remembered.

P. M. meeting called to order at 2:30. Mr. J. C. Moody, New Britain, Conn., read his paper "Scheme of work for Each Grade—a Syllabus," Mr. Moody exhibited good judgment in telling in detail his general plan of carrying the work from grade to grade, making it useful and progressive. In addition to the illustrations given on the board, Mr. Moody displayed specimens of pencil and pen work taken from the different grades and systematically arranged in a scrap book.

Discussions followed by Messrs. Rowe, Bennett, Hoff, Houstin, Whitehouse, Martin, Cook, Wraught and Deering.

Mr. H. W. Shaylor, Portland, Me., delivered his address on the subject alotted him: "Do you believe in having teacher's meetings for the purpose of teaching the teachers to write well? If so, how do you conduct the meetings?" Mr. Shaylor said in part that he did believe in conducting meetings for the purpose of teaching teachers how to write well. He outlined his own plan of training the 200 teachers under his supervision and allowed that the location of schools and number of teachers would be important factors in adopting a plan for reaching the teacher in any city. Many competent supervisors of experience were heard from on this subject and valuable information was gathered from them.

Officers elected for the coming year are: J. C. Moody, President, F. W. Martin, Vice President, A. B. Wraught, Sec. and Treas.

The meeting was well attended. The program ably carried out. Before adjourning the association voted that Mr. F. W. Martin be instructed to compose, engross and present the thanks of the association as a whole to the Proprietors of Burdett College for their generosity and hospitality.

F. W. Martin,
100 Boyleston St.
Boston, Mass.

E. D. Clark, Marion, Ind.

G. B. Jones, Norwood, O.

F. W. Martin, Boston.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

IF YOU HAVE GENIUS

You have heard that expression before. No other combination of four words has created so much doubt in the minds of young people, and withered so many ambitions that might have lead to a splendid success.

Thousands of cultured and successful men and women have, by their inspirational talk, lifted young people to the very pinnacle of lofty ambitions, only to pull them down again with the string, "If you have genius."

Some time after "The Flood" a man suffering with strabismus solemnly stated that "Poets are born, not made," and since then everyone who has gained eminence in any profession or business has appropriated the saying to his own line of endeavor. You would think to hear these people talk that a person could succeed with just ordinary talents in every business or profession, except the one they are following, but that in their line of work one must have a special brand of genius direct from the hand of the Creator in order to make a three base hit. That is one way of smothering one's self with beautiful bouquets.

Of course, "Poets are born, not made" and the same could be as truthfully said of every other form of life, long haired or otherwise. No one, to my knowledge, ever assumed that poets were nailed together in a carpenter shop. Granted that a man may be poet born, he will still have to do some altitudinous hustling else his product will be too raw for human consumption. Finished poetry does not gush from the mind of even a "Natural born."

But you say, "Now, honestly, isn't it necessary to have genius in order to make one's ideals come true?" Certainly, you must have genius, but genius is merely another name for your recognition of the sublime truth, that the Supreme Life which gave you birth and sustains you every instant of your life, is infinite in possibilities of development, and will positively actualize the most noble and lofty conceptions that rise to your consciousness if you will only keep this belief constantly in mind and act accordingly.

"That is too good to be true," I hear some one say; "you cannot really mean that I can accomplish whatever I set out to do." Yes. Love for your work, plus the belief in the Infinite within you, will surely enable you to do it.

"And there is no string tied to the promise?" Not a string. Love for one's work added to this Supreme belief in one's true self, is the secret of success in the life of every person who has "made good," and necessarily enriched the world in the process.

Now, don't ask your friends and relatives what they think about it because ninety-nine per cent. of the labeled geniuses of today were called chumps and blockheads in their youth, and chumps and blockheads they would have remained had they accepted as true the estimates that others placed upon their ability, or supposed lack of it.

Don't waste any time wishing that you were some one else, or that you were as highly "gifted" as Mr. So-and-So. Do as he does. Work your own gold mine.

Born on a farm near Marietta, Washington county, Ohio, in the year 1860, Mr. J. A. Buell, now of Minneapolis, Minn., an instructor in all branches commonly taught in business schools, was the first of the now large number of self-taught penmen to receive the Professional Penmanship certificate at the hands of THE BUSINESS EDUCATOR.

The foundation for his education was laid in the district schools of Washington county, which he attended until the fall of 1877, at which time he entered the Green Street Grammar school, then presided over by Mr. John D. Phillips. Here he continued his studies until he passed the required examination and secured a teacher's certificate. Having no desire to become a public school teacher, he followed Horace Greeley's advice and went west to grow up with the country. At that time, West was anywhere in the Mississippi valley, and he took up life as a farmer in Illinois.

"About this time," Mr. Buell says, "sometime in the year of '82, I became interested in some samples of penmanship, mostly of the ornamental type, which I ran across in an old business college circular. Comparing them with my writing at the time, and with writing of all the best writers I knew, I decided that they were the work of artistic drawing, refusing to believe that they could be produced by a steel pen in a full, unhampered sweep of the arm.

"Later I secured a copy of Gaskell's Compendium and subscribed for the Penman's Gazette, a penmanship magazine edited by G. A. Gaskell, of Jersey City, N. J. These not only gave samples of such ornamental penmanship, but also reproduced copies of plain business writing, giving some brief lessons in the way the work was accomplished. This did not look so impossible and I started in to see what I could do in the same way.

"As I look back now, those efforts were most laughable, but then they meant the beginning of a fascinating study which I have continued ever since. About this time I entered the Little Rock, Ark., Commercial College, and studied under the tutelage of Prof. S. A. D. Hahn, then at the head of the Penmanship Department for its President, Prof. Aaron Bales. Here I also studied Bookkeeping and received a diploma from that institution, April 15, 1884.

"At that time, I knew just enough bookkeeping and penmanship to make it impossible for me to do anything but go back to farming. I returned to Illinois and farmed. Meanwhile I was developing the start which I received in penmanship into something more of a talent, and was also getting a more scientific knowledge of bookkeeping by working out problems and entries by myself.

"Becoming interested in all the business branches, taking up a little shorthand out of a pamphlet I had received through the mails, I decided to take a post graduate course in some good business college, and to this end, entered the Champaign, Ill., Business College and Shorthand Institute. Here I studied Benn Pitman shorthand, reviewed bookkeeping and practiced Ornate Writing and Flourishing. From here I went to Indiana and began teaching in a little business college. It was only a beginning, but it opened up a new field of work for me which I liked.

"June 11, 1902, I received the Phonographic Institute teachers' certificate in Benn Pitman shorthand. Then I put the finishing touches on my ornamental writing, and Feb. 15, 1905, was awarded the first Professional Penmanship certificate issued by THE BUSINESS EDUCATOR. Steady advances through the little Indiana business college, the Red Wing Business College, The Tri State Business College, Toledo, Ohio, and the Lutheran Ladies' Seminary in Red Wing, have finally placed me in the largest and best managed business college in Minneapolis; and this from a start so insignificant that it was almost sidetracked at the beginning by a little incredulity on my part.

"I attribute my continued interest in commercial work to the many magazines which, through all the years since I first began, have been the most important part of my daily mail."

In 1906, Mr. Buell attended the Zanerian College, completing the prescribed course in Penmanship and Lettering.

WONNELL'S CRITICISMS

C. T. E. S., Ill. No, I didn't say "nerve"—you do some very good work. I am always glad to hear from one who realizes just what his standard of work is. You write with excellent movement, but I believe you use a little too much speed on your small letters. Strive for accuracy of form and you will see marked improvement. Watch especially finishing strokes on your small letters. Read carefully my instructions for B'. Shape up the S'. Thanks for your appreciation.

L. V. M., Okla. I would advise you to work more on business writing for a while than on the ornamental. You haven't a good movement. The work before me was executed very slowly. My advice to you is to start in with Leslie's lesson in the January number. His instructions there is just what you need.

E. A., Tenn. You have excellent movement, and semi-occasionally strike a good form, but you need to study form very closely. I believe you can learn to write if you stick to it.

LESSONS IN ORNAMENTAL WRITING

By L. M. Wonnell, Norwalk Business College, Norwalk, O.

Specimens for criticism should be mailed to Mr. Wonnell by the 25th of the month.

The only genius worth mentioning is that which results from sticking everlastingly at it. A young man asked me today, "Was it natural for you to write?" I wish I had space to tell you what I told him.

A freak may get $10 a week in a museum but he deserves no credit for it.

It has taken me 16 years to learn to write as well as I do and yet I have enough faith in myself to believe I'll do better work in the next few years than I can do now. I believe the majority of failures in learning penmanship are due to a lack of faith in one's self.

READ SNOWS ARTICLE IN THE JANUARY EDUCATOR, THEN EXAMINE YOURSELF.

IDEALS.

Remember this—if you are one of the successful ones, you will NEVER CATCH UP WITH YOUR IDEAL—not in this world. The fellow who is satisfied with his penmanship is never found beyond the amateur class. I don't believe I ever turned out a specimen in my life that just suited me.

Study the best copies you can find from the different penmen, eliminate the weak points if you can and select the good ones.

INSTRUCTIONS.

The lower loop letters, *j*, *y*, *g* and *z*, the lower loop should be exactly the reverse of the upper loop. Crossing on base line. A trifle less finger movement is used than on the upper loops.

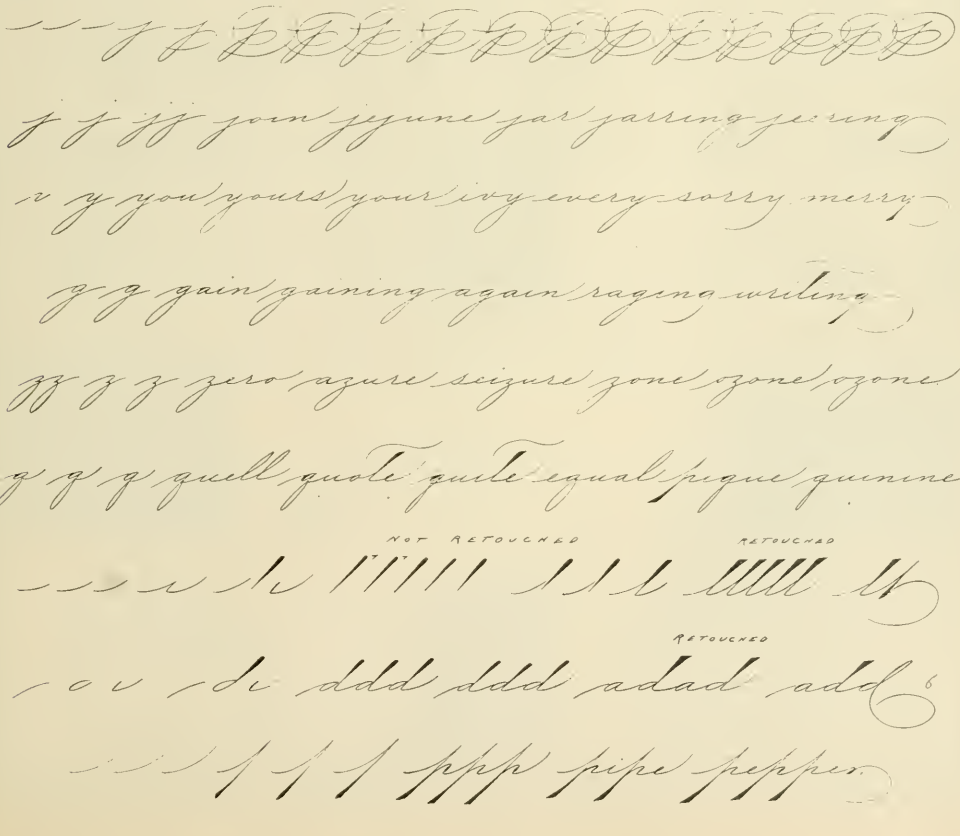
Notice form of *z* closely. First part should be just like first part of *n*, then a slight retrace.

Make lower part of *q* just like *f*.

A great many fairly good penmen fall down on *t* and *d*. I believe you will find the copies almost self explanatory. This shade is called the decreasing shade. To make it, spread nibs of the pen, then use quick action, finger and arm, and lift the pen in motion a little above base line. Catch up the stroke *carefully* and finish. To make shade square at top, retouch it as shown in copy, but be *careful*, don't hurry—make it smooth and *don't build it up too much.*

Shade in small *p* is called increasing shade. Use arm movement principally and stop before lifting pen. Retouch *carefully*.

All who can repeat the golden text, hands up.



Atwood Boston Esquire

Detroit Compliments

Fremont Georgia Harrisburg

J. C. R., Minn. Some of your work indicates that you used too coarse a pen. Your upper loop letters generally cross too high. This is caused by your not getting enough curve right in the beginning of the up-stroke of the loop. In making *p*, I would advise you to shade it below the line as shown in the February lesson. In your small letters be careful to put a little more curve in your up-strokes.

C. E. B., Vt. You are doing some excellent work. Make the shades on stem of *P*, *B* and *R* shorter, throwing the bulk of the shade on the base line. Beginning flourish stroke of *J* should be a more graceful compound curve. Top oval of second part of your *B* is too large and lower oval too small. You get too much speed on your small letters. Slow down and make them RIGHT.

S. O. S., Canada. Very nice work indeed. There are no suggestions that I can make that will be of value to you, for you seem to be on the right track; however, I shall be pleased to receive your work regularly. Your *V exercise* is very nice, yet you miss on the finishing stroke of the *V* in not getting it a compound curve. No, I do not shade the down stroke in the upper loops, except on the *I*, which may be shaded near the base line, but if you have a *H*, you should not shade both of them. I would suggest slowing down a little on the small letters to get accuracy.

F. W., Iowa. I appreciate very much the kind words you have to say concerning my lessons. You have a nice start in your work. How long have you been working on Penmanship? Your movement seems to be a little limited. Do you use whole arm movement? I prefer it for combinations and flourished capitals. Strike out with a little more confidence.

E. C. N., S.Dak. You had some very nice work. If you could give your entire time to penmanship you could without a doubt become one of our finest penmen.

J. R. B., Ill. I am very glad to know that my former criticism has been some help to you. Your business writing is very neat and you show careful work on your ornamental. I don't believe you use a pen with enough flexibility. Try Gillott's No. 604 or No. 1. Swing out with free whole arm movement with your capitals. Make your shades a little heavier and occasionally make your work larger, although the work you sent me is large enough for practical purposes.

F. B., Ill. You write a very good business hand and the work sent me in ornamental shows considerable ability. You get your shades very nicely placed. I think practice is all you need. Of course, when I say practice, that includes form-study. I might suggest that you make a very careful study of *B*.

J. H. J., Ohio. Beginning oval of *P*, *B* and *R* not horizontal enough and shades on stem too long. No criticism on movement, except I believe you really go a little too fast at times, especially on combinations. You must learn to make your arm work as steadily as the large fly-wheel on an engine but not as fast. Study capitals closely.

Z. C., Minn. The beginning part for *M*, *N* and *W* needs your careful attention. You don't get the oval thrown around the base line nor your shade on the line. You are doing some very neat work, however, and I believe it is possible for you to become very fine. You need to study *s*. You make *r* all right. The up-stroke in your *s* slants too much.

J. F. C., Pa. I am glad you have the desire and I do not believe that you are an exception to the principle I laid down, that desire carries with it ability. I am pleased with the spirit which you express in your letter. I can't believe that you have reached your limit. I have some other suggestions, which I will make to you by letter, I guess I will make one right here. In a former letter you enclosed a stamp for reply, enclosing it in an envelope which reads, "Smoke Helmar Cigarettes, etc." Maybe you got this envelope by accident but it made me wonder.

E. H. M., N. J. I am glad to admit that some of your work is an inspiration to me. The quality of stroke which you get is very rare. I know you are not looking for compliments entirely, so I will try to give you a few suggestions that may help you. You could be a little more accurate in your small letter work. Some of your letters are perfect in form, then again you have some that are off quite a little. In your business writing, when doing accurate work lift your pen in making *t* and *d*. You make your shade a little too long on the combined curve stem of *P*. I think that on the *B* you get the top oval too large in comparison with the lower oval. On *I* your finishing ovals should be more horizontal than you make them. I mean the finishing ovals above the base line. Try beginning your flourish of *J* higher above the base line. In the signature (*I. J. Powers*) you get your oval on the *I* too flat. Take a little more time in retouching shades of *t*, *d* and *p*.

E. E. W., Ohio. A very excellent lot of specimens and neatly arranged. Some of your signatures measure up to a very high standard. Your business writing is excellent. Make the shades on stem of *P*, *B* and *R* shorter. Loop of second part of *B* comes too close to stem. *I*, too much slant.

J. A. N., Pa. My candid advice to you is to take up the course now starting in THE BUSINESS EDUCATOR by Leslie. You haven't good enough foundation in business writing yet to do very much work on ornamental. I don't want to discourage you, but I do want you to start right, then you will reach a higher standard in your work. It would be useless for me to attempt to criticize the specimens you sent me. USE BETTER PAPER.

W. J. E., N. J. Study closely the compound curve stem for *P*. Make beginning oval for stem of *B* higher and more nearly horizontal. The top of *I* is too wide and oval too small. The top of *J* is too vertical and back not straight enough. Make *s* fuller. Some of your capitals appear to have been made with too stiff a pen. See September number for instructions on this point.

H. G. P., Ill. You have made very rapid advancement in your work. If you will stick to it, no doubt you can become a real penman.

A. A. A., Mass. Glad to receive your work. It is a pleasure to look at such work as that which you sent me. Your business writing is very fine and you have a splendid start in the ornamental. Sometimes the road is a long one but all who have the right kind of stuff in them reach the goal. No doubt you will reach it. Make beginning oval of *C* larger. Make *E* lower in reference to base line. Study very carefully my instruction on *L* and *S*. Make beginning oval of *G* higher.

Indianapolis

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AND

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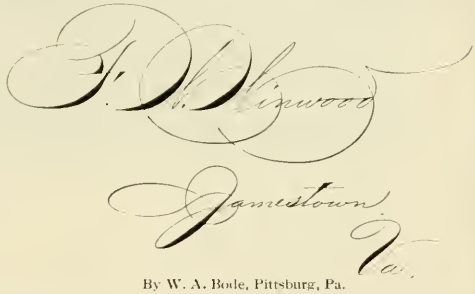
Ninety days after date I promise to pay to the order of D. R. Williams Forty Hundred ——— Dollars Value received, with interest.

No. 54 Due Dec. 31, '08. B. P. Race

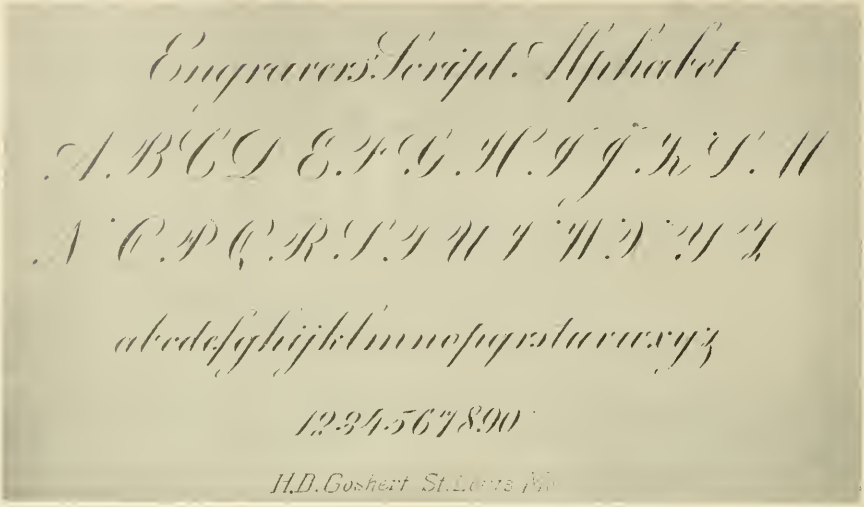
By C. F. Zulauf, penman in Scranton, Pa., Commercial Institute.

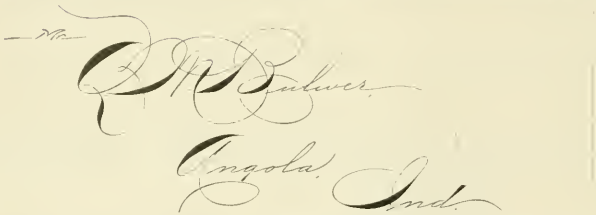
Superscription by E. D. Clarke, Marion, Ind., Normal School.



By W. A. Bode, Pittsburg, Pa.

By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.





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E. D. SNOW, 172 Main St., HORNELL, N. Y.

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have studied penmanship under the old methods and failed to acquire a rapid business hand or an accurate professional style, enroll with us, as we guarantee to make you an expert or refund your money.

All branches of penmanship and pen art taught. Cards written and all kinds of pen work executed to order. Send stamp for full information and samples.

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My book, "*How to Become a Good Penman*" contains copies and specimens and tells how others mastered it, *FREE*. If you enclose stamp your name will be written on a card the finest you ever saw it.

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Care of Business Educator, Columbus, Ohio.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

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U. S. Commercial Teachers' Bureau,

G. W. Beckler, Secy. Chillicothe, Ohio

Positions Not All Filled

We now (September 10th) have the following openings for commercial teachers to be filled:

One $1500 High School position.

Five $1200 positions. Two High School places.

Ten positions paying from $900 to $1200.

Eighteen positions paying from $500 to $900.

We Need More First-Class Teachers

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Free Enrollment if you mention this paper.

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Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College

Box 353, Indianapolis, Ind.

WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency*. Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGERS

MANAGER

20 E. Gay St., Columbus, O.

An Increasing Demand for Commercial teachers, stenographers, typewriting, bookkeeping, penmanship, and allied subjects. Personal recommendation for positions in high schools, Business Colleges, Universities. Salaries $600 to $1800.

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Free enrollment until March 1st. Send for booklet.

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Fifty snappy, well graded lessons in typewriting, leading from a low rate of speed up to 75 words per minute. Nothing so carefully graded from one speed to another has heretofore appeared. The ascent is so easy and gradual that you hardly realize the increase until you find yourself in the ranks of the rapid operators. The price:

FIFTY LESSONS FOR FIFTY CENTS

Send Stamps or M. O.

C. E. BIRCH, Lawrence, Kans.

IT IS TIME TO PREPARE for the new school year. We call the attention of school managers to our facilities for providing first class teachers on short notice. If you have never tried us let us show you what we can do. We'd like to quote what some satisfied people have said about us, but we haven't time. And we want all good teachers to register and be ready. UNION TEACHERS' BUREAU, 229 Broadway, N. Y.

POSITIONS FOR 1909-10 At the Indianapolis Convention we received a number of orders for teachers and managers to begin work next September—one especially fine opportunity for a manager to secure an interest in one of the best business colleges in the entire country. We need good commercial teachers—young and old—to fill the many openings that come to us. Let us send you full information, with no obligation on your part in case you do not wish our services. No advance fee required. THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Manager. Webster Groves, St. Louis, Mo.

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At large expense and after the most exhaustive study of methods and requirements for a Normal training department we have made possible the maximum of effectiveness in preparation for commercial teaching with the minimum of expense and time.

The calls for our graduates for splendid positions in all parts of the United States continue to pile up, though our list of candidates was exhausted several months ago. The splendid successes of our graduates arouse the immediate interest of prospective commercial teachers as soon as they learn the facts.

Our prospectus and bulletin giving full information mailed for the asking.

Rochester Business Institute, Rochester, N. Y.

A HORN OF PLENTY IN 1909

The New Year carries a cornucopia for commercial teachers. A tidal wave of prosperity is on the way, and the last four months of this year will see commercial schools inundated with business. The next five years should be the harvest time for commercial teachers who are business-like enough to market their service through a high-grade commercial taachers' agency, as the railways seek to get the highest price for their bonds by marketing them through the office of an A1 bond broker.

This is January 2. We need a college-trained commercial teacher of first-class ability for Japan, $2673 and traveling expenses; a highly-trained commercial specialist and executive for a splendid new higher commercial school in the East, $1800-$2000; a commercial school leader for a great new school in the South backed by one of the leading financiers of the nation, $1500-$2000; two shorthand principals in A1 private schools at $1500, and others of lesser degree too numerous to mention in this limited space. Most of these are for next year's work. We want to get into touch at once with high-grade commercial teachers and with well-prepared beginners, *especially men who write well.* No charge whatever unless we find for you a position that you decide to accept. The risk is all ours. Write to us. Do it now.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

The above is a likeness of Mr. E. M. Coulter, proprietor of the National Business College, Roanoke, Va.

He was born in Pittsfield, Ill., in 1871. He attended the Kansas Normal School for one year. Later he took the commercial and normal penmanship course at the Gem City Business College, Quincy, Ill. Still later he took work in the Zanerian, after which he taught in the St. Louis, Mo., Business University for five years. For the past twelve years he has been connected with the National Business College, and for the past seven years has been its owner and manager.

Mr. Coulter is a man of high ideas and intense desires. As a consequence he has built up one of the most successful educational institutions in our profession. He has done much to raise the standard of commercial education in his section of the country.

As some one has very wisely said, "No institution of merit was ever built without intense thought, careful preparation, and willing sacrifice on the part of some one." Such a man is E. M. Coulter who has made a success of the school over which he now alone presides.

He is without question one of the very finest penmen in our profession. Probably no other business college manager writes quite as pretty a signature to each and all of his letters as does Mr. Coulter. By so doing he shows the value he places upon penmanship as an attractive means of advertising.

Personally and socially he is quite as congenial and well liked as he is professionally proficient and successful.

IF YOU WISH TO EARN
while you learn, write to
Parson's Penman, Keokuk, Ia.
My propositions and price lists will interest you. They are free.

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NOTICE!! The latest out! Just discovered! Something new in Pendom! Send 50c for a half pint bot. of my embossing liquid, "It Has the Raised Effect"; as a starter, for monogramming stationery, etc. Any pen enthusiast can use it. Nothing like it in the world! Send 35c for an excellent box of high grade linen stationery with your initials embossed into a monogram, in gold or colors, post paid. Send 25c for 16 white, colored, comic, or flourished cards written to order 500 per cent guarantee.
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FOR SALE Well established business college. 17th year. No competition. Population, city, 30,000. Income past year $10,000. Middle Atlantic State. Fine territory. Hustler can become independent in few years. $5,000 buys it. Will more than pay for itself 1st year besides expenses. If you have the money and want a field to yourself and a bargain, write. Have no time to waste on curiosity seekers. Give evidence of good faith and reliability. Address,
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I won the World's First Prize in Penmanship. By my new system I can make an expert penman of you by mail. I also teach Book-keeping and Shorthand. Am placing my students as instructors in commercial colleges. If you wish to become a better penman, write me. I will send you FREE one of my Favorite Pens and a copy of the Ransomerian Journal.
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YOUR FULL NAME WRITTEN IN A LARGE, FLOURISHED, POLICY SCRIPT STYLE BY THE CHIEF
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THE HOLDER THAT MAKES WRITING A PLEASURE

I use it exclusively in my expert writing; invaluable to the professional, to the amateur or to the beginner. You can write easier, longer and better by using this great instrument.

Some of the special features of this holder are very clearly expressed in the following unsolicited letter from G. W. Weatherly, President of the Joplin-Carthage Business College Company of Joplin, Mo. This letter tells its own story. Read it.

Mr. C. W. Ransom, President, Joplin, Mo., Sept. 21, 1908.
Ransomerian School of Penmanship, Kansas City Mo.

My dear Mr. Ransom:—I have given one of your penholders a three months' long trial: a careful and severe one, side by side with the best and most expensive holders made, ones costing three or four times as much, and today yours is the only one remaining on my desk—it has forced the others back into the drawer among the things kept for "old times sake."

I have never found the equal of the holder. With it the finest writing can be produced all day long without causing that "tired feeling" so common to professionals for "it fits the finger." To the beginner, it opens up the gate to a new field, creates a new ambition along penmanship lines, as it is a progress maker—with it you can fairly see the improvement in your writing.

The holder occupies a field of strictly its own; in fact, two of them, it being the only one, so far as I know, that can be changed into either an ornamental or business holder at will, and is equally fine to either. *This feature is valuable.* It is a handsome holder, will last forever, and it is absolutely useless for the penman to look for anything better or even "just as good" for it is not made.

Very truly, G. W. Weatherly, President.

This beautiful solid rubber holder will last you a life time and the price is only ***50 cents each post paid.*** Special prices to schools and colleges; write for them.

Address:
C. W. RANSOM, Prest., Ransomerian School, 3825 EUCLID AVE., KANSAS CITY, MO.

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EVERY SCHOOL NEEDS DIPLOMAS
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TELL US what you require in the DIPLOMA LINE:—1st, quantity—2nd, quality. (paper or parchment) We can then write you fully, and to the point, with samples for inspection.

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Our experience as Diploma Makers covering forty years—is at your Service.

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From the fascile pen of the energetic and capable president of the National Business College, Roanoke, Va., Mr. E. M. Coulter.

No Other System of Writing has equaled the Faust as a result getter. More graduates and less labor to get them, has been the record in schools using the **Faust Method**
It tells the Pupil and Teacher How. It will pay you to investigate. If you are interested, WRITE AND I WILL TELL YOU ALL ABOUT IT
Don't Buy Your Practice Paper until you have examined the FAUST IDEAL. Its special ruling saves time, money and labor. Send for sample sheet and circular giving full description of the plan.
C. A. FAUST, - 40 Dearborn Street, - CHICAGO, ILL.

Lessons in

Roundhand

W. A. Baird,
118 N. High St.,
Columbus, O.

INSTRUCTIONS FOR LESSON NO. SIX.

This month we begin on the capitals and you will find that the mastery of them is very important. Though in ordinary work capitals are used much less than small letters, a few shaky looking capitals can easily spoil the appearance of an otherwise neat looking page. The shaded strokes in the capitals in Roundhand differ from the shades used in ornamental writing in that they are not of the short, snappy order.

In this lesson we have eight capitals. You will notice that certain strokes are repeated in different letters and you should keep this fact in mind when making them. If you would always study a letter and note wherein it contained strokes used in the formation of other letters you would acquire a good style of writing in a comparatively short time.

The first part of the *V*, *W*, *H* and *K* is a double turn, this part of the letter should be kept comparatively high, the top part of it not being more than one-half space lower than the second shaded stroke.

The capital *V* has this beginning and the second shaded stroke is a straight line on the main slant, this second shaded stroke will be somewhat difficult to make, it begins and ends with a hair line and the heaviest part of the shade should be at least about half the height of the letter. The finishing stroke is a hair line joining the shaded stroke at the base and is curved considerably near the top and finished with a dot. The first part of the *W* is the same as the *V*, the third shaded stroke is not quite parallel to the second, these two strokes being about three-fifths of a space apart at the top and one space apart at the base line, the finish is the same as in the *V*.

The *V* and *W* are both three spaces in height.

The first part of the *Z* is an oval slightly more slanting than the rest of the letter, the main stroke in the *Z* is a compound curve beginning and ending with a hair line, this stroke is more slanting than the main strokes in the *W*, the loop at the base line is quite small and the shade on the finishing stroke is nearly vertical. The hair line crossing the main stroke is a horizontal compound curve.

The first part of the capital *H* resembles the capital *V* until it comes to within about ½ space of the base line, when it curves to the left and finishes with a dot ½ space about the base line, this first half of the *H* differs from the *V* in that it is only 2½ spaces high. The second part of the *H* is three spaces high, it may be made without raising the pen or the hair line may be made downward the same as the upper loops in the small letters, the hair line crosses the shaded strokes at about ½ their height.

The first part of the *K* is the same as in the *H*. In making the second part begin at about ½ the height of the first stroke and make the hair line upward finishing with a dot, the shaded stroke in the second part of *K* is a compound curve and is a difficult stroke to make just right. The second part of *K* is three spaces in height.

The capital *N* begins with a dot ½ space above the base line and after making the turn at the bottom is a straight line on the main slant, the shaded stroke is similar to those in the *V* and *W*, but is more nearly vertical. The finishing stroke is the first stroke inverted.

The first stroke of *A* is made upward the same as in the *N*, but is much more slanting in order that the shaded down stroke may be on the main slant, the finish of the *A* begins at the base line, is made upward and turning to the left forms an oval, the line crosses the main stroke of *A* about ¼ space above the base line. The shade on the oval should be parallel to the main stroke.

The first stroke of *M* is made the same as the first stroke in *A*, it is not as slanting as the first stroke in the *A*, nor as vertical as the first stroke in the *N*, but just about half way between the two. The down strokes are similar to the shaded stroke in the small *l* and are parallel.

There is plenty in this lesson to keep you busy for a month, some of the principles in these letters will be found in many of the other capitals, the main stroke in the first part of the *H* appears somewhat modified at times in just one-half of the letters of the alphabet. Let me see your best work on this lesson.

C. E. B., Winooski, Vt. Your work on Lesson 4 is very nice and neat. The worst fault is your ink, it does not flow freely, it may be either due to your ink well becoming dirty or too much gum in the ink, if the latter, add a little water. Come again.

R. L. H., Cincinnati. You need more practice on upper loops, you have a tendency to get them pointed. The finish on *b* and *k* appear weak, you are inclined to give more space between letters than in them, they should appear the same. Many thanks for the good words.

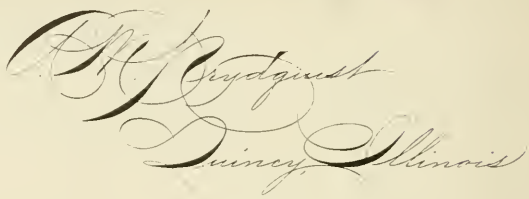
P. E., Bowling Green, Ky. Your work is very good, in fact the best I have received this month. Your ink is a little too thick. Keep coming.

Z. C., Hartland, Minn. You are a trifle late in the day but 'tis better late than never. You should rule lines for the top of your small letters. Try and make up the work you have let go by. You can come out all right in the end if you work hard.

A. A., Fitchburg, Mass. Your work compares very favorably with the work received from other students. Your shades appear ragged, perhaps your pen is not properly adjusted. You do not begin the shades on the upper loop letters soon enough. Your spacing between *b*'s is too wide. I think you will be doing good work at the end of the course if you stick to it. Your ink is not the best.

W. A. McL., Norwood, O. Your work looks very nice, try and get all shaded strokes the same in width. Would advise you to use an ink that is less glossy.

C. E. A., Penna. Your work is very neat. Your work on the words was not as good as on the exercises. Try and make up the work you have let go by you, square up ends of *n* and *m* as it gives them a much nicer appearance. Your work on the third and fourth lesson just arrived. Rule lines for the tops of minimum letters, measure the copy and make your work the same size.



M. A. Albin, Portland, Ore.

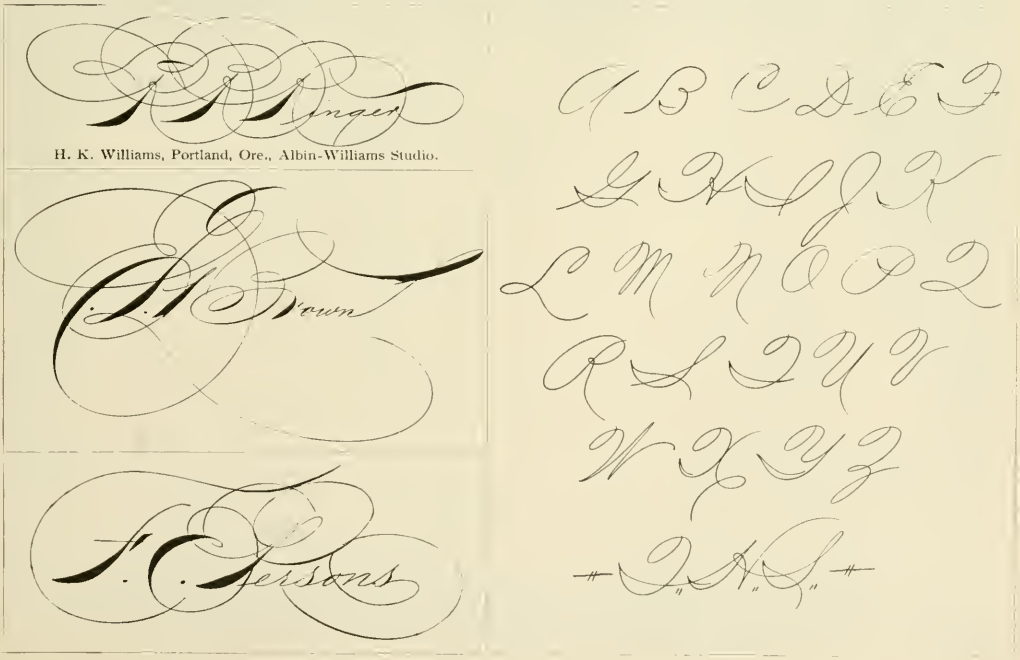
Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company
DES MOINES, IOWA



DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.

THIS lesson will prove a good one for young pen artists, being simple in design and treatment. First lay off very roughly in pencil, aiming for character of lettering, spacing, etc. Make rough, irregular lines in the treatment of the rustic letters and try to avoid a stiff set, appearance. This design shows what may be accomplished with a few lines. Study the arrangement and thickness of the lines very carefully. The background of the initial "*D*" is to imitate a screen, and the lines should be executed free hand with some attention to regularity. Thicken the lines a little to give the letter relief.

LEARN TO WRITE CARDS FOR $1.00

For $1.00 we will undertake to tell you all we know about card writing with examples of fancy and engraved style work and suggestions as to the best materials to use, etc. Our long experience in this line must prove of great value to the prospective card writer.

Zaner Says "You write a skillful card." The Western says "Mr. Persons' ladies' cards are especially fine." Carl Moeiter, Hubbell, Mich., says "Your cards are the best I have seen." 50 best quality written cards 70c. doz 20c. U. S. stamps taken. Address,

F. E. PERSONS, 445 Breckenridge St., Buffalo, N. Y.

FOR SALE—A Paying Business College

Address X, c o Business Educator, Columbus, O.

SPECIMENS

The skillful S. N. Falder, one of the proprietors of the Metropolitan Commercial School, E. St. Louis, Ill., recently showed us what his pupils are doing in the penmanship class. The work is specially good. Mr. J. F. Wiegers, one of his pupils, is imitating his instructor very closely. We wish him success.

Each year at Holiday time we are favored with some very tastefully and skillfully executed cards as well as a yearly subscription from our long-time friend and patron, Mr. William Rhoads, 235 Pearl St., Reading, Pa. One of the cards he inclosed is executed entirely with pencil and represents a very skillfully executed card.

From W. A. Bode, the penman and card writer of Fair Haven, Pa., we have just received specimens of work, the best we have ever received from his pen. We have placed some of this work on file and our readers will have the pleasure of looking at it later on.

The following pupils of the Augustana Business College, Rock Island, Ill., have submitted specimens of penmanship which are top-notch in quality: E. T. Anderson, S. C. Fogelgren, Bernard Kallin, Clarence Skallberg, Roy Lindahl, Bertha Skog, C. E. Flodman, Catherine Farrell, John Pearson, R. Knox, Tennis Johnson, Chas. Hanold, Geo. Borg, Carl Burgeson, Gust Carlson, Carl A. Seagren and Joel E. Newman.

Mr. C. L. Krantz has had charge of the work in this institution for some ten or twelve years and is getting results secured by few teachers of penmanship. Besides being a penman and teacher of a high order of ability, Mr. Krantz is an artist. His designing and engrossing is good, and he possesses equal ability in handling oil, and water-colors.

Specimens of penmanship executed by the pupils in the Union Commercial College, Charlottetown, P. E. I., where C. H. Pruner has charge of the penmanship department, are received. These specimens are about as good as any we have received from commercial colleges this year, and Mr. Pruner is to be congratulated upon results obtained. He says "never before have we been able to do such good work in our penmanship classes and I attribute a great deal of success to the plain and aspiring copies now running in your excellent paper."

A beautifully executed set of capitals, ornamental style, is received from W. R. Hill, principal of the International Business College, Newport News, Va. Mr. Hill's penmanship has the ear marks of superiority. He has the ability to become very fine if he will but give it the necessary time and attention.

Mr. R. G. Brunet, Haywood, Man., writes a splendid business hand as well as an ornate hand as shown in a letter recently received with enclosure of cards.

Walter M. Bishop, penman in the Altoona, Pa., High School, has a class in penmanship that is doing very creditable work, if we may judge by the specimens he recently mailed us. He has a right to be proud of such a class. The class may also consider themselves fortunate to be under the guidance of such an instructor.

Mr. N. R. Fiebig, who has charge of the penmanship department in the Central Business College, Stratford, Ont., is doing his share to advance the interests of better penmanship. Specimens before us show that his pupils are all writing easily, rapidly and with the arm movement. It is unnecessary for us to say that Mr. Fiebig is a supporter of THE BUSINESS EDUCATOR, and we wish him continued success in his work.

Some very good strong business writing is received from the pupils of St. John's Business University, Collegeville, Minn., Rev. Pious Meinz, instructor. This school turns out year in and year out a large number of good business writers.

Mr. C. B. Adkins, Jersey City, N. J., writes a splendid professional hand—the kind that carries off a BUSINESS EDUCATOR Professional Certificate. His writing contains far more than average strength and freedom as well as a good degree of accuracy.

The best practice work we have seen this year, and some of the best we have ever received from high school pupils was recently sent us by Mr. O. S. Browning, who has charge of the Commercial Department of the Newton, Ia., High School. Mr. Browning has received instructions from some of the best penmen in America and has profited by it.

Some unusually good business, ornamental and free-hand round hand writing has been received from Mr. E. D. Clark, penman in the Marion, Ind., Normal School. He is following the work of Madarasz as given in THE BUSINESS EDUCATOR, and is putting up a close imitation to the master's work.

The pupils in the Rhode Island Commercial School are to be congratulated upon receiving instructions from Mr. C. H. Blaisdell. A bundle of specimens recently reached our desk which are very fine indeed. A great deal of credit should be given to Mr. Blaisdell, while it occurs to us that he has some excellent material from which to get results.

BOOK REVIEWS

The Life of Sir Isaac Pitman by Alfred Baker, Isaac Pitman & Sons, Publishers, 31 Union Square, New York City, N. Y. 82 net, 392 pages, cloth bound, gilt top and side, is the title of a most important contribution to shorthand literature as well as to the commercial teaching profession. In this biography no efforts seemed to have been spared by the author and publishers to make it an authoritive and complete record. It deals not alone with his work as a phonographer but also with the many distinctive characteristics which made him a man of courage as well as a reformer and inventor.

The book makes it very plain how phonography came to be invented and under what circumstances it was brought to the attention of the most prominent men of the time. Sir Isaac not only greatly improved the art of writing shorthand but he advocated quite as strenuously phonetic spelling for universal purposes as well as for shorthand. It is not saying too much we believe to assert that the present reform in the way of simplified spelling owes something to the zealous work done by Sir Isaac.

To all who teach shorthand, the life of Sir Isaac Pitman is well nigh indispensible, and we theretore recommend that those who have the best interest of their profession at heart procure a copy of this excellent contribution to our cause.

Sir Isaac Pitman was born in 1813 and worked incessantly as but few men have ever worked in any profession or at any calling until 1897. As someone has very aptly said he was a tireless, terrible worker. The book is handsomely bound and printed on linen like paper with appropriate illustrations throughout.

If you have not investigated Goodyear's Patent Loose Leaf Note Books, manufactured by the Goodyear-Marshall Publishing Co., Cedar Rapids, Ia., you should do so, as they appear to us to be the best thing upon the market for almost any conceivable kind of note book service. They are durable, flexible, handy and practical.

Business Letters Number 5, Classified Correspondence by Benn Pitman and Jerome B. Howard, Phonographic Institute Co., Cincinnati, O., came to our desk just before Christmas. It is engraved and printed so perfectly that it makes one wish he had learned shorthand just for the purpose of reading these little booklets from time to time as they come from the press, and, by the way, they seem to be coming faster as the years roll by, indicating an ever increasing business. Our personal acquaintance with Mr. Howard and dealings with him for many years makes us believe he is worthy of this increased patronage.

"The Exposure of Some Fallacies Concerning the Teaching of Bookkeeping" is the title of a straight-from-the-shoulder, 16-page, original, interesting, convincing booklet from the Sadler-Rowe Company, Baltimore, Md. It's well worth your time to read it, whether you are a teacher, principal or proprietor, whether you are thinking of buying or exchanging books or not. Mr. Harry Marc Rowe, the author has therein said some things which are calculated to cause persons interested in the teaching of bookkeeping to pause and ponder.

Dear Mr. Zaner:

It may be of interest to some of your readers to know that the Citizens' Savings & Trust Company of Cleveland, Ohio, has got out for all of the eighth grade schools in Cleveland a most interesting chart, showing the various books and papers that are of interest to depositors in their bank, and showing, also, a classification of the savings, checking and banking-by-mail departments. I obtained one of these charts for the commercial department of our high school, and consider it well worth having in any school room where arithmetic or bookkeeping is taught. Mr. F. R. Morrison, the advertising manager for this company, writes me that he is willing to send these to any schools that desire them, provided the school will pay the express charges. They will send them on no other condition.

Sincerely yours,
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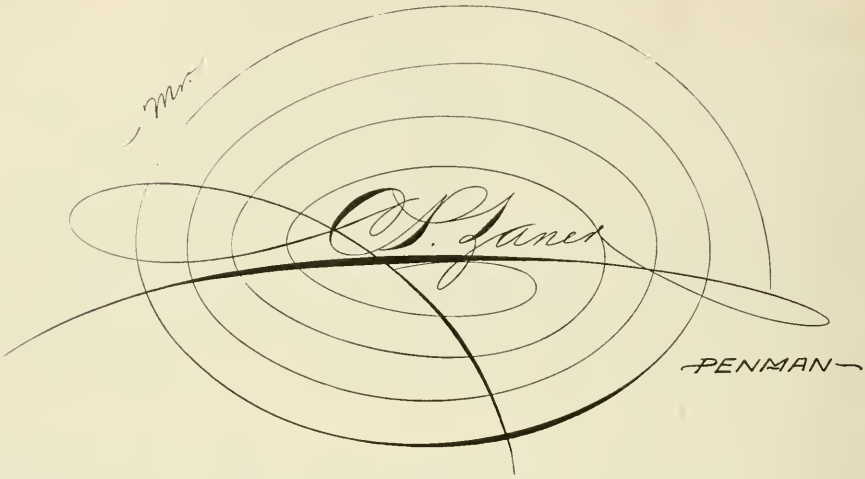

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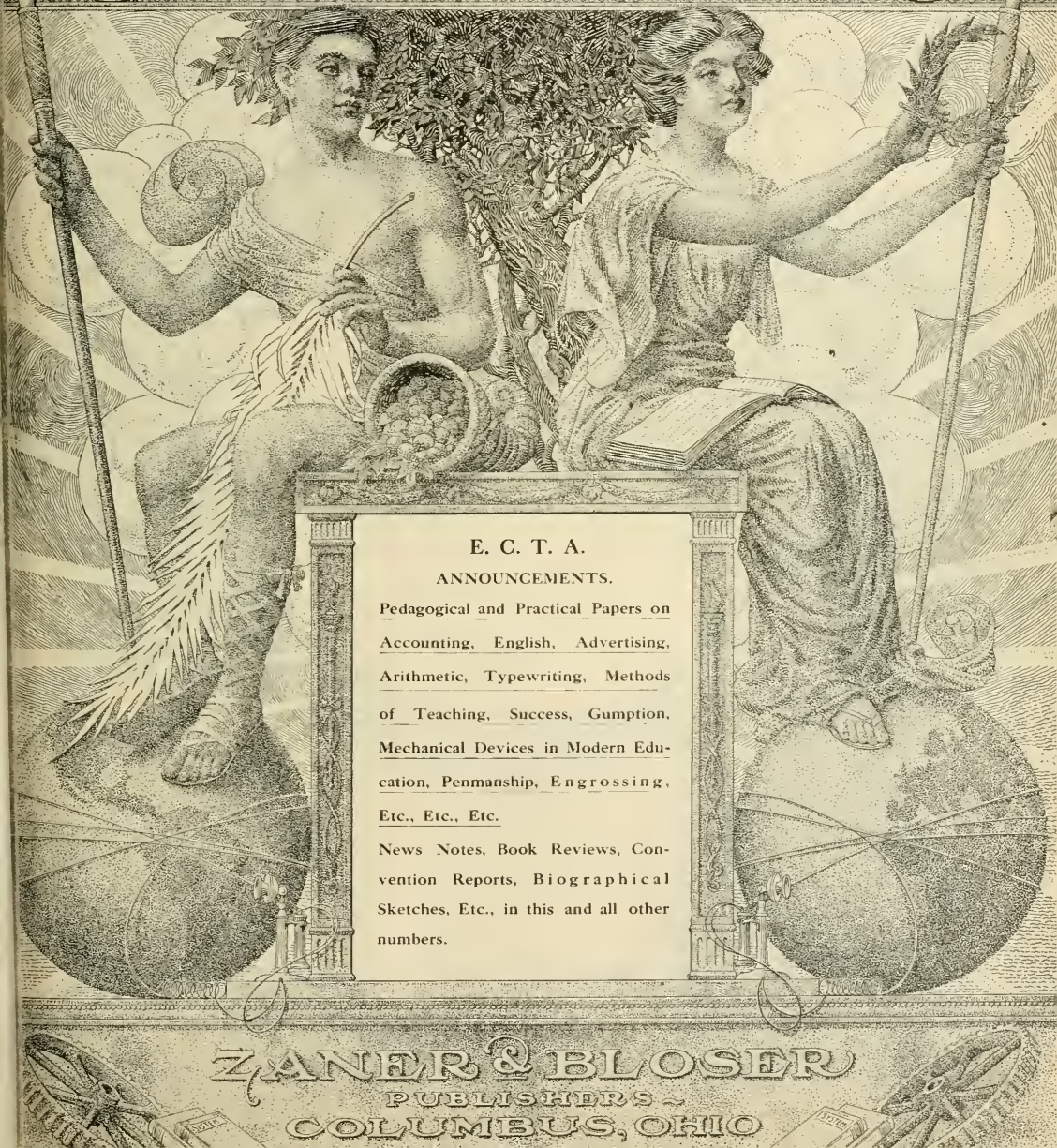

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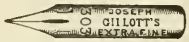

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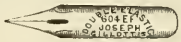

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Chicago New York

EXPEDIENCIES vs. CRIPPLED PRINCIPLES

Chartier-Gregg Shorthand Contest at Jersey City, N. J.

OFFICIAL REPORT

DRAKE SCHOOL			SPENCER SCHOOL		
PUPIL	Aug. 29 Total Words Credited	End of Contest Oct. 24 Total Words Credited	PUPIL	Aug. 29 Total Words Credited	End of Contest Oct. 24 Total Words Credited
Ada Munson Edith Evans Seville Smith Anna Lohse Salome Tarr J. W. Rush	4576	5121	Clara Boorman Mildred Payne Gladys Taylor E. Buermeyer A. Jarvis E. Decker	4330	5293

Examine the figures in the above report. Note that at the end of four months, August 29th, the Gregg students were (4576—4330) 246 words ahead, then look at the close of the Contest, October 24th, when Chartier students were (5293—5121) 172 words ahead. A clear gain for the Chartier students in less than two months of (246 plus 172) 418 words on the Gregg students. Think of it, 418 words, a gain for each Chartier student over the Gregg student of 69 2-3 words in two months, August 29th to October 24th.

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Certified Public Accountant.

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For Business School, High School, Commercial Teachers, Stenographers, Typists, Book-Keepers, and Correspondents.

1. What are the title and salutation to be used in addressing firms composed of men and women?
2. Do you address above-described firms as "Messrs. Smith, Brown & Co." and salute them as "Gentlemen" or "Messrs. and Mesdames Smith, Brown & Co.," and salute them as "Gentlemen" or "Gentlemen and Ladies": or what style do you use?
3. How should a married woman sign a business letter?
4. Why is any other point but the colon wrongly used after the salutation?
5. What rules govern the formation of hyphenated or unhyphenated compound words?
6. What determines the placing of quotation marks before or after the comma, semicolon, colon, and the interrogation point?
7. Can you explain effectively the principles that determine the paragraphing, use of display type, balancing on the page, capitalizing, and isolation of words that describe an order for goods so that your pupils can understand?
8. Can you describe how to divide figures as a word at end of line?
9. What is the plural for "Dear Madam"?
10. Can you give the rule for the use of "&"?
11. Is there a gain or loss in speed in typewriting the abbreviations "inst.," "ult.," and "prox."
12. Can you define these terms? Stet. verbatim, c. i. f., et. al., ss., s. s.

In the "Style Book of Business English," there are 230 questions like the above, besides a hundred pages of the theory of correspondence, with specimen letters, covering the whole field in detail that every teacher of Business English or stenographer or correspondent or book-keeper, ought to know.

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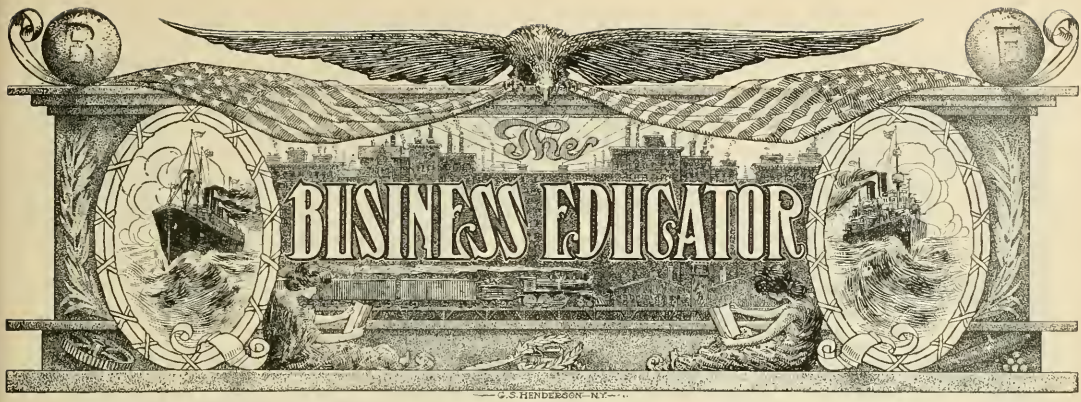

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THE BUSINESS EDUCATOR
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C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

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Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors. The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

From Soule to Sadler

TRIBUTE TO WARREN H. SADLER.

EDITOR THE BUSINESS EDUCATOR:

"Thou knowest 'tis common; all that live must die
Passing through Nature to Eternity."

I have learned of the death of our brother educator, Warren H. Sadler.

This sad news fills my heart with sorrow and brings to memory his many virtues, his educational services, his noble traits of character, his humanities and his achievements in the great cause of practical education.

For nearly half a century, I knew Warren H. Sadler. I esteemed him as a true and honorable man, and admired him for his fidelity to the noble cause in which he was engaged. He was as gentle and sympathetic as a child and yet as firm and steadfast in his laudable purposes as a military chieftain. He was grateful and loyal to his associates, regardless of their influence or station in life. His home life, as a husband and father, was gentle and gracious to the highest degree. He believed in the fatherhood of God and the brotherhood of man. As he marched along the thorny road of life, he practiced faith, hope and charity. He was ever courteous and congenial and wore a perpetual smile to cheer and encourage all who came in his presence.

In the beautiful language of Shakespeare.

His life was gentle; and the elements
So mixed in him, that Nature might stand up,
And say to all the world, THIS WAS A MAN!

But, alas, how uncertain is human life! Our friend and associate, Warren H. Sadler, is no more.

"He has gone and we are going all,
Like leaves we wither and like leaves we fall."

He has gone to that undiscovered country, from whose bourne no traveler returns. He has finished his earthly labors and finished them well. No more will his voice be heard in loving words and in golden counsel in behalf of knowledge, truth and virtue, and for the uplifting of mankind.

He has taught his last lesson and has bequeathed to mankind an example of life's work, radiant with noble deeds which challenge our admiration and which are worthy of our highest emulation. He has departed from this world of truth and error and his pure soul is at peace and rest with his former companions who have preceded him to that Celestial Empire of Spirits which lies beyond the the stars, and in which God is the Supreme Ruler.

In the days to come, he will be with us only in loving memory; though from the records engraved on memory's tablets, we can still enjoy the presence of his splendid character, noble teachings and humane examples.

Farewell, dear friend farewell, until we meet in the spirit life.

"Calm on the bosom of my God,
Fair spirit rest thee now!
E'en while with ours thy footsteps trod,
His seal was on thy brow.
Dust, to its narrow house beneath!
Soul to its place on high!
They that have seen thy look in death
No more may fear to die."

GEO. SOULE,
Soule College, New Orleans, La.

The Old Man came in looking irritated and grouchy. "What's the matter? Lose some good sales?" He and I were more than mere buyer and seller. "No, not that, but its just as irritating and worse for the business."

"Must be pretty bad." And then the old man unbosomed himself as he sometimes has to me in our ten years of business acquaintance.

"It's Tompkins, bookkeeper, been bookkeeper here for ten years. Got a grouch and a kick and you can't tell him why the trouble is with him. Wants more salary and more important work, and because we don't give it he's spreading dissatisfaction wherever he can."

"Say, did you ever try managing a business?" No, I never had. "Well," he went on settling down in his chair, "you've got a lot coming to you when you do start. Now, this Tompkins came here ten years ago to keep books. He gets along fairly well on the books, but he simply can't be trusted to do any real thinking. He's got a mechanical mind clear through, but he's worked by machine method so long without really thinking, he'd enter an account 'Timbuctoo, Indiana,' if the bill clerk made a mistake, and he'd never see the mistake.

"You see, Tompkins never did much thinking in his work, no imagination, just a machine, never tried to look around and see if there isn't some better way of keeping accounts even. All the improvements we have came from others, and he's kicked and roared and grouched and predicted troubles out of every change, from loose leaf ledgers to carbon paper. Always wanting promotion and never preparing for it. Promotion, why, one day when the credit man was on a vacation he came to me wanting to know why I had it in for him. Young fellows would come in and pass right over him. Well, Tompkins kept books a long time and ought to have known the history of every customer. But he didn't. The accounts didn't mean anything to him any more than so many figures and so much due. An account didn't represent a business income with so much profit. He couldn't get his imagination to work to see a man and a customer on each page.

I didn't know that then, that is I wasn't sure of it. So I told him to go ahead and see what he could do putting part of his time on collections. Thought maybe he could work in as an assistant to the credit man.

"Well, I didn't hear much till a week later. One of the salesmen came in off the road and hunted me out in a hurry. 'What's the matter with the credit man?' he asked. I told him there wasn't anything I knew of. 'Well, what's he pushing J— & Co., so for? They're among my finest customers and are good, perfectly good, but are not ready to pay right now. Been putting some money into corn while its down to fifteen cents and they'll probably double their money by spring. They always pay and generally take cash discount. But we've lost them now. Can't sell them fifty cents' worth, and they ought to be good for half my salary in profits for years to come. Called there as I was coming in. Mad as a hornet they are, said if their credit wasn't good for a little balance like that when you knew the circumstances, they'd had enough of us.'

"I asked him what he was talking about, and then it came to me about, Tompins doing some collecting. Sure enough, that was it. That ballance meant to him just so much money coming due, and as he was collecting he wanted it paid. Course a credit man would have seen how prompt they'd always been, what a nice profit their account represented and taken their explanation at least till our salesman called personally and reported differently. But, Tompkins! Figures were figures, a balance was a balance, to Tompkins, and he lost one of our best customers." The Old Man looked disgusted.

"He lacks imagination, can't see anything to do or learn except just what's put to him and handed out to him. Why, imagine a man working on those books ten years and around the credit man all the time and not pick up enough in all that ten years to be assistant even. Talk about initiative! Why, an ordinary bright boy just loafing there ought to have had enough experience to be learning the credit man's part enough to help him into the higher priced work. But not Tompkins. He's too literal, can't see over the top of the ledger heading and see the firm as individuals and customers to make profit out of. He's got so, I guess he thinks orders just happen, just roll in as a matter of course. Business to him is just debiting and crediting and getting a trial balance. Initiative! he hasn't enough initiative or imagination to—well, he'd go four blocks further to come down town the same route every time.

"Well, there's only one of him, anyway," I said, trying to get some consolation out of it for the Old Man.

"No, that's just where the trouble comes," said he, "There's so many of them and one of them makes new office help the same way, especially if he's in charge of the new ones. A good foreman developes those under him. He teaches them to be accurate and, methodical, but he makes them use initiative and see all sides of the work they do, the beginning clear through to the ending.

The wise executive is the one who knows when to break a rule. He knows the business is run for a profit. But fellows like Tompkins get so short-sighted with their eyes glued to a page they think the universe just exists for the purpose of keeping up an intricate system of office work. Anybody that's ever sold goods knows that system is only an agent, a means of attending to the accounts and shipping the easiest and best way. Whenever system interferes with business it's time to change the system because it ought to *help* business not hinder it.

But you couldn't get that into their heads with a hammer, not with such fellows as Tompkins. System *is* business with them, and the whole thing is so many cut and dried rules and customs.

Some people are born that way and some grow into it, so devoid of imagination and iniatiative a boarding house doesn't mean a meal to them unless somebody leads them in and puts it before them. A field is just so much open ground, doesn't mean a place to work and make money on a crop. Can't see any possibilities in anything.

I got one of the same kind on trial as a stenographer. She was pure brand. Transcribed "legitimate" "legidiment," "limpid purity" was "limped charity." Spelled tropic "trophic"—by sound and not sense. I said, "If you folks will drop over," and she wrote it, "If your forks will drop over." Said I dictated that way. Wouldn't it "get" you?

I agreed it would "get" anybody anywhere, and the Old Man having relieved his mind regarding folks who lack imagination and "think," we proceeded to the sale I had called about. It was a fine order and had to be rushed so I sent it in by wire. But the shipping clerk failed to obey instructions to rush, put it through in regular order so as not to violate the system he had. And then I really knew part of what the Old Man was talking about.

A WORD CONCERNING ROUND-HAND

Roundhand, or engrossing script, is the oldest style of writing now in use, and it embodies more of the principles of line art than any other style. Hence the fact that it is in demand for decorative purpose.

No better course of lessons has probably been given in modern times than that now appearing in these columns by Mr. Baird of the Zanerian. The forms are most carefully planned and presented, and the best are yet to come.

He has in preparation some specially skillful and beautiful work which we shall present in due course of time. In the meantime follow his instructions and be the better prepared to appreciate the really high art he will present.

The alternate light and heavy lines; the contrasting curves, turns, straight lines and angles; and the rythmic effect of equally spaced shades combine to make this the finest art in the script world of characters.

And it's profitable, too.

"SO SAY WE ALL"

ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:—

I thank you very much for the timely suggestions, which you gave me with reference to the engraving of specimens of writing. I wish to take the opportunity at this time to say a few words with reference to THE BUSINESS EDUCATOR. I have found it a source of unlimited information on penmanship, together with its many invaluable suggestions on other lines of commercial work. After having once become thoroughly acquainted with the many good things this journal gives its readers, I cannot possibly understand how a teacher of commercial work or of penmanship alone can think of getting satisfactory results from his work, without the invaluable aid of THE BUSINESS EDUCATOR as a constant reference, to higher ideals and greater accomplishments. I look forward to its coming with as much interest and pleasure as I would to the receiving of a letter from a very dear friend. It is my wish that in a very short time this paper will be instrumental in awakening the ideas on the subject of penmanship in the minds of a greater number of our boys and girls in our schools and elsewhere.

With best wishes for the continued success in the great work in which you are involved, I remain,

Sincerely yours,
C. A. SHOULTS,
Prin. of Com'l Dept.

The Fountain Pen

Do you think that writing with a fountain pen will spoil my penmanship? P. R. W.

The fountain pen will have but little to do with either spoiling or improving your penmanship. It is more a matter of care at all times than it is a matter of style of pen or holder.

Lessons in Business Writing No. 2

S. E. LESLIE,

PENMAN, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

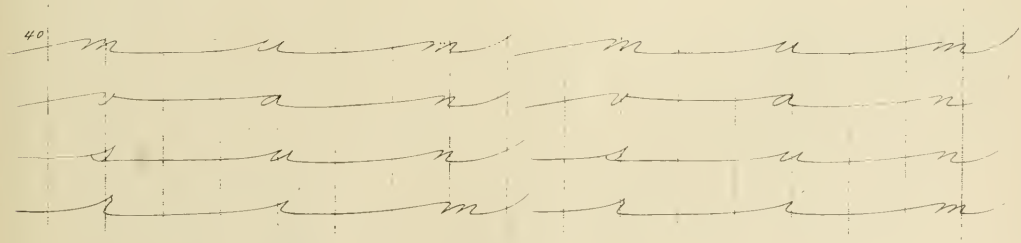
Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

COPY 37. It will be my plan in the first few Lessons to give some movement exercises. No matter how skillful you become, you will always need movement practice. Arm movement writing is the easiest system of writing known, and has as its foundation movement exercises. You will find the exercises in the beginning of this Lesson more difficult than in the previous lessons. Follow the direction of the arrow, and try to keep the two parts in equal size.

COPY 38. Make the direct retraced oval on the regular slant, then without lifting the pen make an oval on the back slant crossing the first one. This exercise is valuable for giving you control of the hand.

COPY 39. This Lesson will be a review of the two previous Lessons. Much practice will be given to the wide spacing of small letters. I consider this wide spacing the most valuable practice of any work in the course, because it not only develops the movement but enables you to gain control of it. The letters will be spaced very widely at first and gradually made closer together. In this exercise retrace each of the four letters given, making as accurate forms as possible. Turn the paper around and write across the blue lines.

COPY 40. This copy will be a severe test of your movement. Write the letters on every fourth line, remembering that the connecting strokes are made very long, and that the letters are no larger than in ordinary spacing.



COPY 41. In this plate is given a review of all the small letters you had in last month's work. The letters are written on every third line. Write these without lifting the pen till you finish the word. Spend at least one hour on each line. Of course this seems like a lot of time to spend on one copy, but it is necessary if you expect to become a good writer.

41 s o o n s o o n
m i n e m i n e
a x i s a x i s
c o m e c o m e
r o a m r o a m
w a v e w a v e
s u m s s u m s

COPY 42. We write the letters in this copy on every line. You should endeavor to make quite accurate forms, but of course should not sacrifice yours movement in doing so. I hope you will enjoy practicing this copy as it is a very valuable one, training you in accurate and uniform spacing.

42 incision incisio
winnow winnow wi
conscious consci
essence essence
summer summersum
receiver receiver

COPY 43. You will observe that the beginning strokes in the first letter of each word in this copy are the same. Watch this beginning stroke carefully to see that it is curved in the right direction. You have some long words here which may give you trouble, but if you master them future Lessons will be easy.

43 musician musicia
nonsense nonsens
arrivers arriver
overcome overcom
vivacious vivaci
cinnamon cinnamo

COPY 44. The letters are now brought down to ordinary spacing. I have said nothing about speed up to the present time, but on these words I would advise you to increase your speed a little. On the first word write about fifteen words per minute.

44 canine canine canine canine can
inocuous inocuous inocuous inocuo
vicious vicious vicious vicious vici
arsenic arsenic arsenic arsenic arsen
recourse recourse recourse recourse r
savior savior savior savior savior s

COPY 45. Again, the capitals are reviewed but in more difficult copies than in last month's Lesson. At the end of each line a signature is given. Spend considerable time on these signatures, writing the complete signature without lifting the pen.

45 Overman Overman O. O. Overman
Ennis Ennis Ennis E. E. Ennis
Cummins Cummins C. C. Cummins
Armenia Armenia A. A. Annison

BERKMAN'S CRITICISMS.

T. M. G., N. J. Make J longer above line of writing than below. Also curve the last stroke in V more. Good form in other letters.

A. A. A., Mass. Good work. Submit work to the publishers of THE BUSINESS EDUCATOR for examination.

H. B., Ind. You need to study the arrangement of work on page. Avoid practicing on too many copies. Stay with one thing until it is mastered.

T. G. B., Mo. Certainly, you can become an expert penman if you are willing to pay the price. The price is—STUDY, PRACTICE, CARE—and carefulness in the little things means more than any other one thing.

J. B. W., Kans. Your signature shows up well at the bottom of a letter. You are entitled to a Certificate, if you have not already received one. Let me hear from you again.

W. C., Ill. Your work is arranged very well. Watch two things—"Keep dust out of the ink," and "finishing strokes."

L. M. N., Me. You seem to have trouble with letter Z—between the count of two and three. Spend most of your time on sentence writing now.

E. McM., Calif. The work you sent is certainly typical of the energy of your state—and it ranks well with the best received from San Jose. You ought to win a certificate within two or three months all right.

V. E. H., Wis. Why not curve the down stroke in L more? Try it. W looks weak. Some of the other work is O. K.

H. W. S., Ohio. You are doing good work by devoting only a half hour a day to penmanship. The saying—"we reap what we have sown" applies to penmanship as well as other things.

E. D. B., Mich. Better quality of ink and paper is needed. Send me specimens of all copies given in the series of lessons in THE BUSINESS EDUCATOR. Come regularly.

W. A. M., Mo. Your "ambition" reflects itself in the work submitted. You are doing "good work" for being a home-student.

L. M. L., Minn. Fine work on capital letters. Review the "j exercise." You used too coarse a pen in some of your work.

M. E. K., Pa. The quality of your work is much better than your ink. You have followed instructions and copies very closely. Curve first stroke in L more.

W. S. S., Ill. Certainly you have a chance to win a certificate—but the specimens you enclosed are not up to grade. Try using darker ink.

C. H. M., Mich. You leave too much space between initials and your name. Practically all work sent this month is up to grade. What kind of work are you engaged in?

J. A. H., Pa. Omit shading entirely for business writing. You'll become a fine penmen if you keep on as you have begun.

F. L., R. I. Thanks for cards, also beautifully written letter. No doubt, you'll win a professional certificate ere long. Didn't use good ink—looks muddy.

E. B. T., Mich. You have done exceptionally well when it comes to neatness and arrangement. The one thing that will be of great help to you in writing is MOVEMENT. Let the muscles of the arm do the work instead of the fingers.

A. W. A., Conn. You are turning out some good work. If you continue to improve, as you have been doing, you ought to win a certificate within a short time.

L. F. G., Ohio. You need better quality of paper. Remember, the best is none too good. No, your writing isn't up to grade yet. Write larger.

Y. B., Ind. You, too, had some "fuss" in your ink. Why not get some India or Japan Ink. Review the W.

J. H. J., Ohio. Your t's are "no good." Too dark or heavy for business writing. The other lines are all quite free and business-like. Some letters are "fine."

K. T., Ia. Your "third most valuable possession" is a good one. You need to watch finishing strokes carefully. Study form of c and w.

A. E. S., Ia. Small writing is the most difficult for you to execute. Well pleased with most of your exercise work. Paper too oily.

H. F., Wis. Study carefully the form of k, especially the last "down" stroke. You can become a good writer if you are careful in little things.

V. E. M., Ohio. Would suggest that you make the small letters larger—in keeping with the capitals. Good work on capitals.

G. P. B., Pa. Good quality of lines. Small "w" isn't as good as the other letters. Continue.

M. M. R., Ky. Lesson 45 needs more attention. Make finishing strokes faster. You are improving rapidly.

E. R. L., Ill. Spend more time on very small writing. Use the same movement, however. Small "w" is the weakest letter.

F. K., Tex. Glad to know you are busy. If you really long to become a good writer—and willing to pay the price—you'll become a good writer all right. There isn't any doubt about that.

M. S. L., Mass. You are either writing too rapidly or you do not have a good mental picture of some of the letters. Study B, M and Z carefully.

C. B., Texas. You need considerable practice on the ellipses and different movement exercises. Try for Arm Movement Writing right from the start.

A. C., Mich. Letter J is made too vertical for the other letters. More movement needed in sentence writing. "Push" on finishing strokes.

D. M. K., Wis. No, you are not writing too fast. Review Lesson 44 as well as the "K exercise."

B. L. W., Mass. Have used your "Special" design on bulletin board for several days. Why not try to win in the second contest. Fine work in sentence writing.

E. M. W., Ia. You make fine "r s." The d slants more than the other letters. Good capitals.

D. S. W., Md. You don't write straight enough Watch line of writing carefully—letting all down strokes come clear to base line before you make the angle or turn.

E. D. L., N. Y. Your exercise work is very good. If you can get your writing as good as the exercises, you'll soon see a certificate looming up in the distance.

J. C. R., Minn. Dilute your ink more—unless you want to use the specimens for engraving purposes. Work up to standard.

D. L., Mass. Letter "W" needs the most study and practice just now. Watch finishing stroke in Y and Z.

Z. C., Minn. You will be booked as a contestant in Contest No. 4. Remember, now, "the best work ever" next June.

H. E. H., Md. You will need to watch the crossing of t. You are ready to begin study on angles and turns.

A. T. O. C., Mass. Well pleased with your work this month. All up to grade—and some away above.

A. P., Ill. Your answer to question in Lesson 45 is a good one. It is doubtful if there is anyone who can find a better one.

(Continued on page 15.)

Lessons in Business Writing

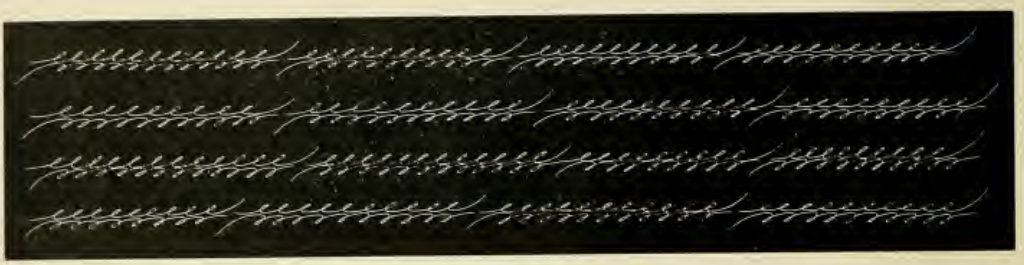
Penman, Blair Business College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possible appear in the B. E.

No more work will be criticised in THE BUSINESS EDUCATOR, but if you will send me a self-addressed postal you will receive your criticism written thereon.

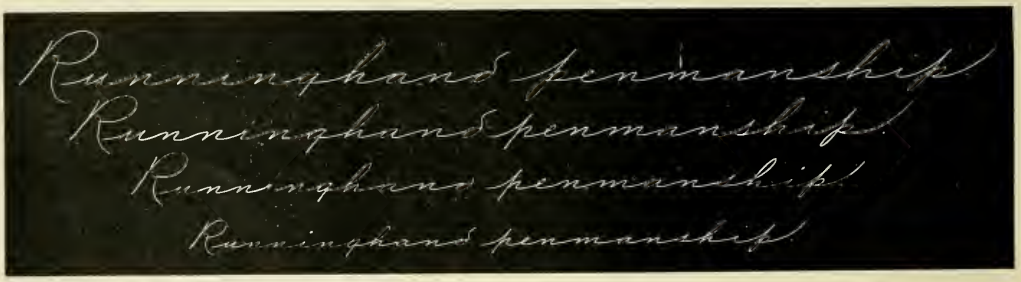
Lesson Sixty-one.

Here we have the "running exercise." Let the pen glide easily and rapidly over the paper. Not simply *how many*, or *how accurately*, but HOW EASILY, RAPIDLY and PLAIN. It's given as an exercise to develop the untrained muscles of the "writing arm." The exercises can also be written cross-wise. Keep counting as you practice—1, 2, 3, 4, 5, 6, 7, 8, 9, 10, finish. And the finishing strokes mean a whole lot in writing. Always be on the alert.



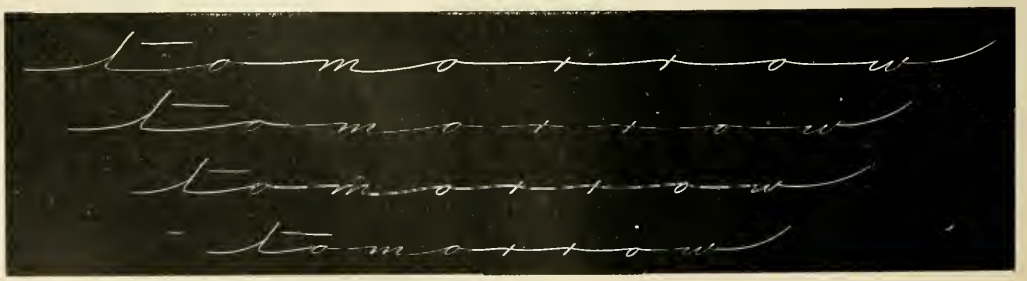
Lesson sixty-two.

Many people admire the "runninghand style" of penmanship, especially for correspondence purposes. If you like it, learn it; if not leave it for others—but you may be sorry later on. Watch carefully the spacing between letters, height of letters and straightness. Keep letters small, and the sliding strokes long. This style of writing is used considerably nowadays for Invitations, Announcements and social functions—and the beauty of it is, it seems to be getting more and more popular.



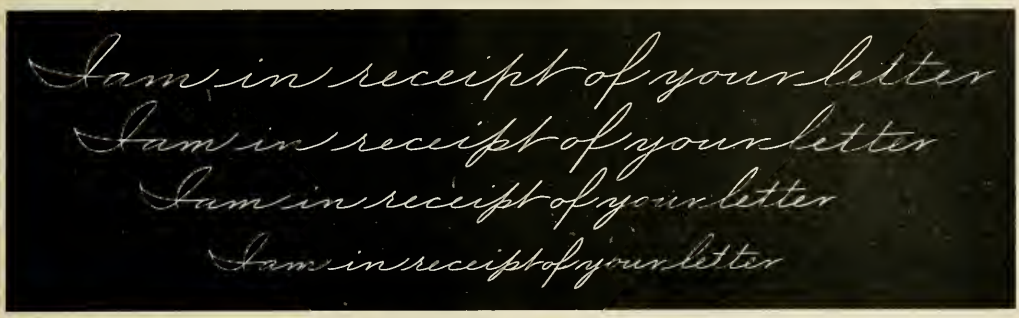
Lesson Sixty-three.

Write TOMORROW clear across the page. Keep on writing it smaller and smaller each time. As soon as you have filled a page of this kind of writing, turn your page half way around and write the word—placing a letter on each line or between lines if you prefer. This kind of writing will help in two things—"To write straight" and "spacing between letters." The strength or quality of line, too, will show up well in this style. It is, therefore, of inestimable value to students who have not mastered the muscular Arm Movement Writing.



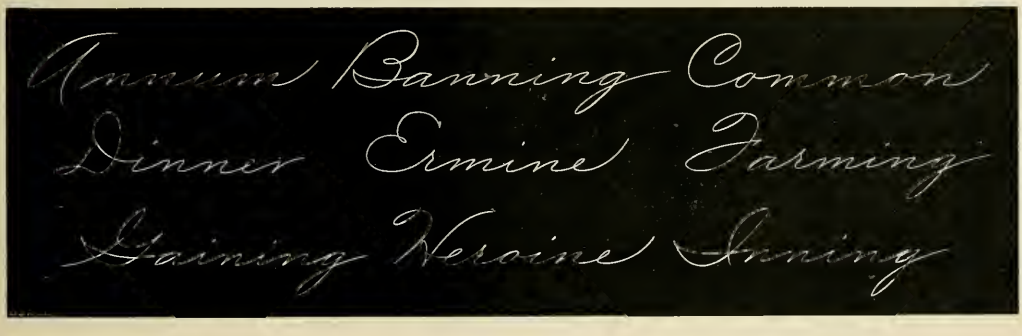
Lesson Sixty-four.

"I am in receipt of your letter" is a very common expression used in business correspondence. If "repetition is the secret of improvement," stick right to the copy until it is mastered. Whether the writing be large or small, use the same form and movement. Here's the count; I—I, a-m, "am" (and just as the word is pronounced, you should make the finishing stroke of last letter in word—a very strong stroke, please), i-n, "in," r-e-c-e-i-p-t "receipt," o-f, "of," y-o-u-r, "your," l-e-t-t-e r, "letter," etc.



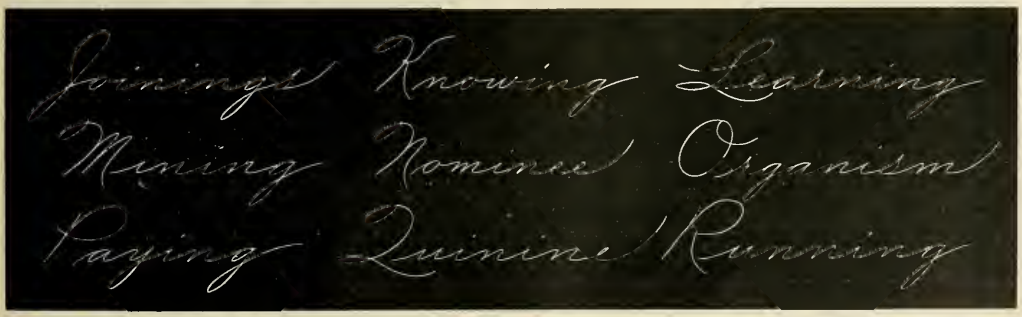
Lesson Sixty-five.

Now we are ready for "A to Z" in word practice. It will be divided into three lessons. You will note that there are no extended loop letters, above line of writing, in these words or lessons. It will serve as a review on Capital letters, as well as an onward rolling movement drill suitable for the product work of the style of writing given in this course of lessons and as advocated by THE BUSINESS EDUCATOR.



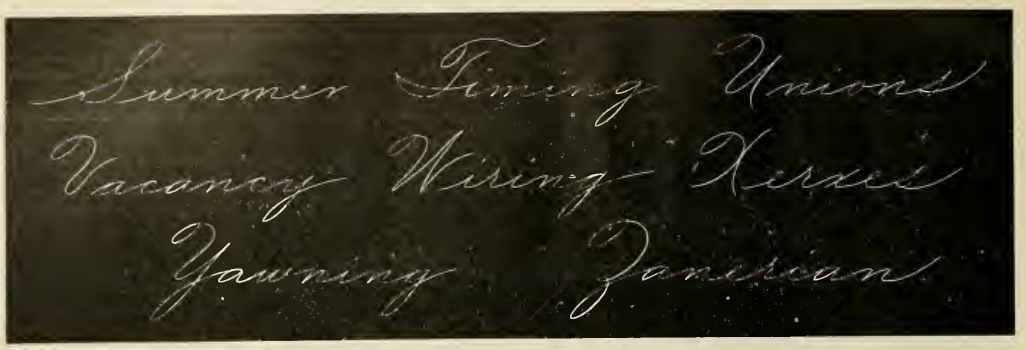
Lesson Sixty-six.

From J to R in this lesson. Avoid raising the pen in the small letters. That applies to the three lessons. Give these words a great deal of practice. And then keep in mind—it isn't the amount of practice but the KIND of practice—thoughtful, systematic, careful, enthusiastic, high-grade practice. If you have not been following any systematic way of study and practice, you're not living up to your opportunities. Set aside a certain time each day for study and practice. Don't do it, tho, unless you really think and believe its a good plan.



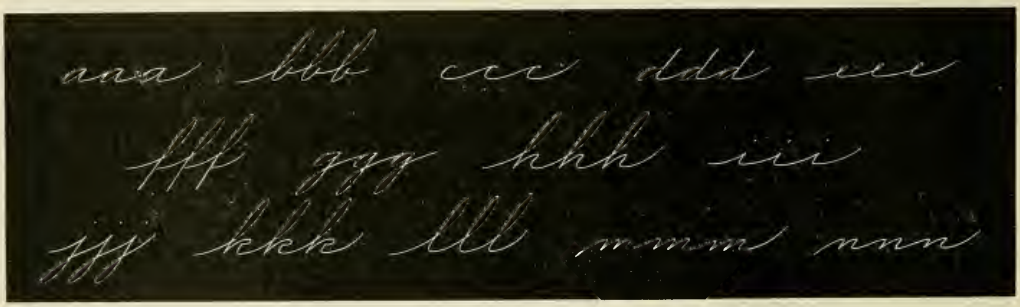
Lesson Sixty-seven.

Summer—In the "good old summer time." That sounds good these days, doesn't it? Well, summer will soon be here again. In the meantime, however, the ambitious student will want "two things" (my guess), at least—"A good hand writing" and a "Certificate." Oh, yes, and then there's a chance to win one or more of the prizes in the five contests. "Cheer up" if you have the blues. Keep in mind there may be many, many people in this world—and some who are very near and dear to you, too—who have it much worse than "you think" you have it now.



Lesson Sixty-eight.

A review of the small letters—three in a group. Study form of each letter carefully. Make three letters "just alike"—if you can. And all who can make three letters "just alike," from a to z, hold up your hands! Well! Well! Only a few in this big class. In this lesson, practice on the letters from a to n only. Pronounce each letter as you write it. If you have not mastered the movement, the fundamental principles of Arm Movement Writing, refer to former numbers of THE BUSINESS EDUCATOR or elsewhere for movement drills, exercises, calisthenics, etc., and "get in the game" as soon as you can.

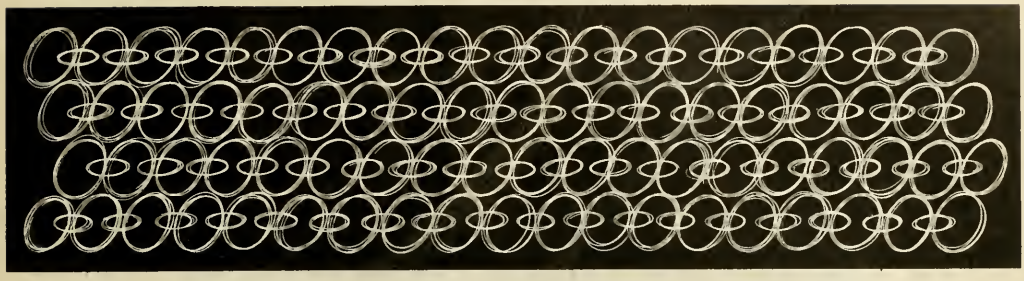


Lesson Sixty-nine.

This isn't "e-z," but "o-z." How much practice, did you say? Oh, all you can spare—and then some, in some cases. Maybe your ink isn't mixed well. How about your pen—is it a new one or an old rusty one? What kind of paper do you use? And then there's the position at desk, how to hold the pen, paper, light, copy, criticism, time, movement, spacing, margins on paper, quality of line, and arrangement of work on page.

Lesson seventy.

This lesson will be devoted to exercise work. Make the ellipses with the two movements—direct and indirect. Watch the arm as you write. See that the arm works in and out of the sleeve—and that the power comes from the the muscles above the elbow, principally, and away up to the shoulder. Plenty of sentence writing, page writing, and product work will be given in the remaining numbers of THE BUSINESS EDUCATOR. "Get in line" for a Certificate by June, next, if not before. Thanks.



Criticisms Continued From Page 11.

H. B. R., Pa. You have not been watching the margins on your paper. Every now and then, the finishing strokes are blunt—not written fast enough.

E. J. McK., Pa. The "V Exercise" needs more attention. Also review figures. They are much weaker than your other writing.

G. S., Ohio. Your work this month is up to its usual standard. Have you a Certificate? Once in a while, you do not write fast enough.

J. F. W., Nebr. Send only specimens of all copies given in the series of lessons in THE BUSINESS EDUCATOR. Your work shows you have had good training heretofore.

O. B. W., Ill. You are in the improvement class. Avoid writing too near edge of paper. Get better paper.

W. H. S., Pa. Curve last stroke in L more. Also, note the little loop in Q very particularly.

E. A. T., Wash. In Lesson 49, you have made several "p's" altogether too large for the other lesson. Lesson 45 is a good one. Excellent typewritten letter.

E. R. T., Wash. You seem to be constantly improving. The exercises, however, look dim—ink rather pale. Come and see me when you are in Spokane.

J. F. L., So. Dak. Curve the top in "H" more—the third stroke. Fine arrangement. Review r and s.

C. E. B., Vt. Your work this month is much stronger. That is in sentence writing, and that's what counts. Work near to grade.

G. J. T., Nebr. Ink too pale. Get the best materials (paper, ink, pens, etc.) you can. You must, if you want to turn out first-class work.

R. N. T., N. Y. Who is the author of your 1900 Motto? It's a dandy. Your writing, for some cause or other, doesn't seem to be up to your usual high standard.

B. E. R., Pa. Make first stroke in F and T shorter—so it won't touch the 'cap part" on top. Watch finishing strokes all through your writing.

L. S., Pa. Good arrangement. Sentence writing isn't straight enough. Stick right close to base line.

M. L., Kans. Would suggest that you study form of capital letters in your name. The M and L. Make M higher according to width—curve down stroke more in L.

Z. B. B., Wash. You have made great improvement this month. Perhaps as much as anyone who has sent in specimens for criticism. You will be booked in Contest No. 3.

E. B. B., Pa. No, you wrote the copies too hurriedly this time. It is possible to write (that is while practicing) too fast as well as too slow. Strike a happy medium.

M. C. R., Md. Glad you are using such good quality of paper. Your writing is getting much stronger. Am just as anxious as you are that you win a good hand writing.

J. H. J., Ohio. Supplementary lesson No. 2 received. The edge of "Cross" isn't as smooth as you are able to make it. The "inking in" process, otherwise, is good.

M. R. S., Md. By the way, some of you people in Union Bridge are "comin' right along." Sentence writing isn't straight enough. Will watch your improvement next month.

H. A. T., Ohio. Doing better. Loop letters below line of writing, are fine. Second stroke in "r" needs attention. Fix it.

G. A. E., Ohio. You have not spent enough time on the Ellipses and other movement exercises. Your writing lacks strength. Have light enough line.

T. A. J., Tenn. Make J smaller in signature. You have not a good mental picture of the question mark. Study it.

D. N., Wash. Your work this month is all well arranged. There is one thing lacking more than anything else, and that is the "finishing strokes."

M. M., Tenn. It would have been better if you had spent all your time on one or two copies instead of all that were given. You will become a good writer if you don't change copies too often.

M. S. L., Mass. Make the first stroke in the H and K exercise shorter. Your sentence writing is beginning to look better and better to me.

M. N., Mich. You make good figures. You have a tendency to place letters too far above line of writing.

B. Q., Ky. Yes, you ought to win a certificate in a few months. Can see a gradual change in your writing from month to month.

O. L. H., Ohio. You are using excellent paper. Curve down stroke in L more. Your specimens show carefulness and thoughtfulness, on your part, all the way through.

L. A. N., Pa. You have very good form in your writing but lack in movement. Lesson 45, small writing, is much better than your other work.

R. H., Ohio. Allow me to congratulate you for your promptness and regularity in sending specimens each month. Wish that all students would know the value of regularity and punctuality.

R. E. C., Mass. Your practice sheets show up well. Study shape and form of r. Will await your specimens next month with pleasure.

F. M. G., Ky. you are making some splendid D's. In fact, all your work is good this month. Now for more work on sentence writing.

C. D. B., W. Va. You do not stick close enough to the line. You also write too fast, occasionally. Keep a-goin'.

C. W. B., Tenn. Thanks for letter and words of commendation. No criticism needed on penmanship this month. However, "look out" for erasures, struckover letters, and punctuation marks in typewriting.

J. D., Ala. Your first lesson just received. Its really as good as any received from Alabama so far. You'll be a penman some day—if you are not afraid of work.

G. E. W., N. Y. Due 2 cts. Use darker or thicker ink. Some of the specimens show you have been very careful in your work.

P. M. L., Ia. Say! you have some great whirls in your signature. Your sentence writing looks much better to me now than last month.

E. B. T., Mich. You did as well on the 'wavy lines" this month as anyone. Evidently you like beautiful writing. You are headed in the right direction.

M. C. C., Ohio. Your letter sounds good to me—but can't remember having met you at any time. Hope our writing will meet—enough to "shake hands" anyway.

H. M. R., Ia. Not quite enough movement in sentence writing. Write faster. The work this month is much better than heretofore.

M. E. D., N. Y. Here's a suggestion: Set aside a certain time each day for practice and study. You are starting out nicely, but you need to spend much time on movement exercises.

$22.00

Milwaukee, Wis., Feb. 7-06

Received of F. A. Wallace & Co.

Twenty two 00/100 — Dollars

In full of acct to date.

A. Lawler & Co.

By Francis B. Courtney, Cedar Rapids, Ia., Business College.

"The street of By-and-By leads to Nowhere."

Study the truthful sentiment, young man, young woman, as well as the superb script from Wilson's Modern Business College Catalog, Seattle, Wn.

POSITION.

By A. S. Gregg, Supervisor of Writing and Drawing, Lorain, O., Public Schools.

One's position when writing is a matter of great importance. In public school work it should receive careful attention. It has much to do with efficiency in the execution of fine and graceful forms, and also with the health and general attitude of the child toward the work in hand.

To secure efficiency in execution, it is essential that the muscles employed shall be free to act without obstruction. The position must be such that the movements are free, yet under complete control. Since writing is usually required in books or upon paper placed for convenience on a desk or table, this ideal of freedom is somewhat modified by the position of the surface upon which the writing is to be done.

To secure the greatest freedom possible, it is our opinion that the first writing lessons should be practiced by the children in a standing position and the writing done upon a blackboard or some vertical surface. The movements are then perfectly free and are not obstructed as they must be, more or less, when writing at the desk. This blackboard practice should be continued until considerable skill has been obtained in the execution of forms. When the desk is used, the position should be such as to maintain as far as possible the same movements used at the blackboard. To this end we recommend the use of large forms throughout the entire first year and part of the second year of school

The position should be healthful. Health is the greatest wealth and should always have first consideration in the practice of any art. A healthful position should be made a habit so that long periods of writing may be accompanied with bodily comfort, comparative ease, and real enjoyment. None of the vital organs should be suppressed or their functions interfered with. The chest should be free to expand in the act of inspiration and the whole breathing process should be natural.

The pupil should sit directly facing the desk, not diagonally or with one side to it. The body should be erect. Both feet should be kept flat on the floor and uncrossed. The direction, "Sit in the middle of the seat and cover all the seat you can," will usually bring pupils into the correct sitting position. Both elbows should be kept near the edge of the desk, the shoulders the same height, and the spine straight laterally. The body should incline slightly forward bending at the hips. The back should not bow outward, thus crowding the abdomen and the stomach. The right arm should rest upon the cushion of muscles in the fleshy part of the fore-arm just in front of the elbow, thus forming the center of motion and control. The palm should be downward and the hand should rest and glide on the nails of the third and fourth fingers which are turned back under the palm and are the only points of contact with the paper. The first and second fingers should be extended. The wrist should not touch the paper, neither should the side of the hand adhere to it, but the hand should move easily over the paper being supported only by the third and fourth fingers. The thumb and finger joints should not work. The entire hand moves as a whole, the motion originating in the arm and shoulder.

Eighth Grade, 13th Ave. School, Lorain, O. A. S. Gregg, Supr. Writing and Drawing. Illustrating good position.

The stage of the physical development of the child must be considered to some extent in the matter of holding the pen or pencil; but, in general, the holder should be held in the right hand between the thumb and the first finger, and crossing the second finger at the root of the nail.

The thumb should be opposite the first joint of the first finger. The holder should be held at an angle of forty-five degrees, the end pointing over the right shoulder and moving exactly like the pen.

The paper should be placed on the desk so that the lower edge makes an angle of about twenty-five degrees with the edge of the desk nearest the pupil. Care should be taken that this angle is not increased or a side position or twisting of the body will result.

The disciplinary value of good positions on the part of pupils is very great. The position of the body has much to do with the spirits, or moods of the child. Certain positions tend to produce depression of spirits, sulkiness, and a spirit of indifference towards the work. We know that certain gestures and positions accompany certain emotions; as, for instance, the clenched fist, the feeling of anger; the bowed head, the sense of shame; the erect form, the feeling of manliness, etc. Now, we believe that the reverse is also true, that the position or gesture has at least secondary influence upon the state of mind and tends to produce or to promote the corresponding emotion. It is easier to get mad with the fist clenched; to experience a sense of shame with the head bowed and the face covered than to sit with head erect and the body in a position that accompanies a feeling of dignity and manliness. Therefore, incorrect positions of pupils should receive immediate attention and the correct position taught and secured.

Whenever you find a pupil who sits carelessly, who habitually slouches back in his seat or slides down half-way under his desk, you may know that a problem confronts you that must be handled with discretion and vigor. Such positions must not be tolerated unless you wish to encourage indifference, disrespect, laziness, and all the evils that follow in their train.

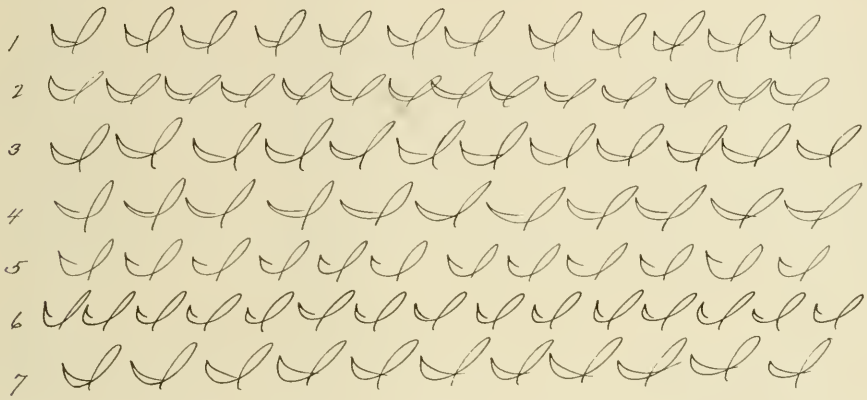
Correct pen holding. A. S. Gregg, Lorain, O. A good position at the desk.

"What Others Have Done You Can Do Also."

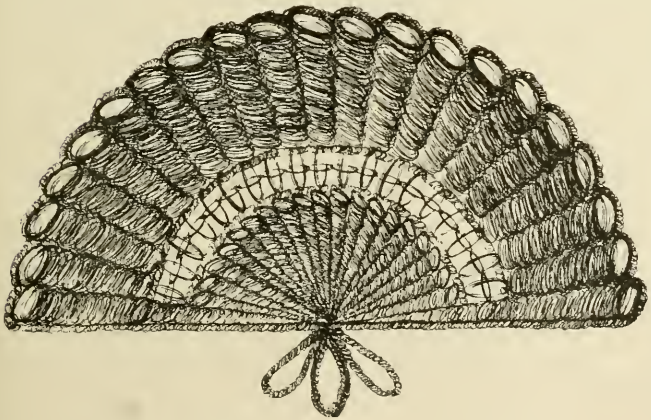
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



1 Jessie Lardin. 2 Peter Kutsch. 3 Martha Myres. 4 Carrie Renshaw. 5 Frank Walker. 6 Clifford Beihl. 7 Matilda Harper.
Pupils of A. E. Cole, Prin. Com'l Dept., Tarentum, Pa., High School.



By Frank W. Burnett, pupil, National Business College, Roanoke, Va.

CLUB CHAT.

We appreciate such a list of subscriptions as was recently received from Mr. J. E. Lord, with the School of the Evangelist, Kimberlin Heights, Tenn. The pupils in that school are evidently getting the proper kind of instruction.

Rev. Pius Meinz, who has charge of the penmanship in St. John's University, Collegeville, Minn., is one of our most enthusiastic teachers of practical business writing. We know of but few that are securing better results. He recently clubbed THE BUSINESS EDUCATOR in fine style.

A splendid list of subscriptions is hereby acknowledged from Mr. J. A. Buell, penman in the Minneapolis, Minn., Business College. THE BUSINESS EDUCATOR knows no more loyal and enthusiastic patron than Mr. Buell. Pupils under his instruction can not remain long indifferent to the subject of good writing.

Mr. Arthur E. Cole, last year with Duff's College, Pittsburg, and who is now handling the commercial branches in the Tarentum, Pa., High School, clubs THE BUSINESS EDUCATOR about once a month. Mr. Cole is one of our most progressive young teachers. He is a hard worker and a fine business writer. He has a fine class of pupils if we may judge from the specimens of work which he sends us from time to time.

We are in receipt of a list of subscriptions from the Elkhart, Ind., Business College, I. E. Berkeypile, penman. Seven of these subscriptions are for the Professional Edition, showing that these pupils are looking for the best in Typewriting, Commercial Law, Arithmetic, etc., as well as in penmanship. We believe more business college pupils should be subscribers to the Professional Edition, as it contains many things that is of value to them.

Mr. F. S. Wolfe, the skillful penman who has charge of the Commercial Department of the Lincoln, Nebr., Business College, either has a very large class in penmanship or else every one of them are subscribers. Another list has recently been received from him. He has sent in about as many subscriptions for THE BUSINESS EDUCATOR as any school in the country. Those who know Mr. Wolfe, know that he is a very capable and enthusiastic teacher.

Mr. N. H. Wright, penman and commercial teacher in the Bryant & Stratton Business College, Louisville, Ky., continues to send in subscriptions from time to time. Mr. Wright is getting results in his penmanship classes excelled by none. A great many certificates are continually being sent to his pupils.

Mr. C. H. Melchoir, of Melchior's Tri-State Business College, Toledo, Ohio, has favored us thus far this year with 161 subscriptions, clearly indicating that his pupils are receiving the attention due them in the subject of penmanship. Mr. Melchoir is one of our veteran but enthusiastic teachers of good writing. He evidently has a large school in order to induce that many pupils to subscribe.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

WRITE THE EDITOR.

What is there in THE BUSINESS EDUCATOR that you like most? What is there that you like least? Whom would you like to see give a series of articles on Bookkeeping, English, Typewriting, Law, Etc. Etc. Which subjects would you prefer to see discussed?

Now will you not drop us a line to indicate your wants, or what you consider the average teacher's needs, so that we may be of real service to the largest possible number.

It costs but little more to publish a good journal than a poor one, and in the end the best is bound to be the most profitable.

Write the Editor.

ANOTHER FROM CASSMORE.

We have on hand another article from the pen of Mr. M. W. Cassmore, entitled, "The Girl in the Business School." It is a companion article to the one published some time ago on "Adolescence," and it suffers not a bit in comparison, which is saying a good deal. Many teachers, we are sure, will await and read this contribution with interest and pleasure and profit.

For although we have heard little about the article on adolescence, yet we feel sure there are many teachers in our profession who have read it with the keenest interest. Were it not so THE BUSINESS EDUCATOR would have ceased long since.

Nor do we deem it best always to present only "popular" subjects, but as well those which cause teachers to think ahead of the procession of commonplace professionals.

Cassmore is a student; even more, he is a thinker and quite original. Nor is he merely intellectual. For much of that which he writes is constructive and conscientious; it is of the inner self as well as of the pedagogical and practical.

Simply get in the thought-line for the article which will in due time follow.

BROWN'S LESSONS.

Years come and go but E. L. Brown keeps his fund of practical and artistic ideas on engrossing flowing full and free for aspiring students in the fine art of embellishing spoken thought, professionally known as "Engrossing." We recall no one living or dead who has contributed so many practical ideas upon and so many concrete examples in Engrossing as he of Rockland, Me.

He is equally at home in Flourishing Roundhand, Lettering, Pen Drawing and Brush Work, all five of which are necessary in the physical and mental equipment of a successful modern engrosser.

Some of the things he has recently given are real gems of the engrosser's art; poems in technic, effect and final result. He is skillful but eminently well balanced and sane; a thing which cannot be said of all who handle the pen skillfully.

Many are those who have caught their first inspiration from his pen, and many, too, are they who have won from his instructions and illustrations a profitable ib-product of their regular calling. Not a few have become professionals by following his lessons in THE BUSINESS EDUCATOR.

And he has in store for us some splendid things which you'll see and enjoy from time to time before St. Peter asks you to come up higher to embellish manuscripts and polish a golden seat.

Born to Mr. and Mrs. H. G. Yocum, Massillon, O., a ten pound daughter, Marjorie Joy, on 2-2-'09-4:30 p. m.

Mr. and Mrs. Herbert C. Russell
Leonard Herbert Russell
Dec. 20, 1908—9 lbs.
Kinyon's Commercial School, Pawtucket, R. I.

BERKMAN'S CONTEST.

Z. B. Brown, Elberton, Wn., is now in the lead in Contest No. 3. The other "leaders" are the same as given in the February B. E.

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Of the Professional Edition of the Business Educator for March, 1909.

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ACCOUNTANCY, R. J. Bennett, C. A., C. P. A., Detroit, Michigan, Business University.

ARITHMETIC, G. H. Van Tuyl, New York City, N. Y.

TALKS ON ENGLISH, S. Roland Hall, International Correspondence Schools, Scranton, Pa.

COMMERCIAL LAW, Clarence E. Birch, L. L. B., Haskell Institute, Lawrence, Kansas.

AD WRITING, C. L. Chamberlin, Osseo, Michigan.

TYPEWRITING, H. Breitenstein, Abbott Business College, Billings, Mont.

ASSOCIATION ANNOUNCEMENTS, ETC.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

"Wordsworth's estate for this man's pen or his own or Lincoln's sword."

This script appeared in the Catalog of Wilson's Modern Business College, Seattle, Wn., J. P. Wilson, proprietor. The catalog, like the script, is superb—none better nor more "pat to the purpose."

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THE MECHANICAL DEVICE IN MODERN EDUCATION.

When one takes a survey of the educational field during the past half century he is impressed with the many great changes which have been made in almost all classes of schools and in nearly all subjects.

Many of these changes have come little by little and so silently that in the course of a decade one marvels at the improvements and changes when taking a mental inventory of the times recently passed.

Nothing emphasizes these changes and improvements more than the big annual business shows of New York City, Chicago and Cleveland, where the latest improved office appliances are shown and exploited.

The attempt at such an exhibit and demonstration at the Indianapolis Convention of the National Commercial Teachers' Federation last holiday week, although a partial failure, was in the right direction. For our teachers of business must get in closer touch with these modern mechanics of a business or technical education. For the mechanical device is to be found in all modern schools.

We recently visited the dairy department of a great university and in the churning department alone were all sorts of modern churns, separators, coolers, etc., etc., not for the purpose of turning out vast quantities of butter and cheese, but for the purpose of demonstrating different processes of manufacturing a similar product.

In our own sphere of activity the typewriter seems to have been the first mechanical device of any consequence, for it not only relieved the pen of a burden that was too great for it to carry, but, what is still better, it has pointed the way to many other devices by which human effort is multiplied and yet minimized.

For following the invention and improvement of the typewriter, the adding machine was perceived and perfected into a marvelously rapid and accurate product, almost human in intelligence in its more intricate and complex forms.

Next in importance are the duplicating devices whereby a single stroke of the hand is followed almost simultaneously by a thousand reproductions more faithful than forgeries and more legitimate as well.

The business school without these mechanical aids is like the agricultural school without modern implements. And it is a sign of progress and encouragement to see so many of our schools adding these devices almost as fast as invented. In this they cannot act too quickly, because the public is demanding that their employes know something of and be able to operate on short notice these minute-saving dollar-earning effort-multiplying devices.

It is to be hoped that the men in charge of the Federation this year may be able to evolve from the Indianapolis plan an unqualified success. Not with the view of competing with the purely office appliances shows, but for the purpose of exhibiting and explaining those machines which require instruction to operate, which are in part educational in function, or which demand practice to utilize effectively.

And a mere room full of such machines for show and advertising will not suffice, save for the superficial employer and uninformed and gullible student public. A few machines intelligently handled will accomplish more than a glittering array on an idle shelf.

We therefore desire to compliment those schools which have "grasped the skirts of happy chance (invention)" and kept to the front by the combined conservatism of their instruction in standard subjects and the introduction of such mechanism as the modern office world demands. For most of these devices demand the same thorough instruction in the fundamentals of a practical education as was required before invention abridged human effort and multiplied human product.

Therefore the really up-to-date institution is the one which continues to hammer away in a thorough manner on spelling, arithmetic, composition, writing, accounts, business customs, shorthand, typewriting, etc., and at the same time illustrates and and instructs in the use of the modern device, and provides the necessary practice thereon.

March—the month of maple sugar and Business Education Certificates.

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

TRADING AND MANUFACTURING ACCOUNTS

At the end of each year, and some times more frequently, it is customary for business concerns to compile Financial Statements, showing the condition of the business at that particular time, and the profit or loss for the period just ended. These statements vary somewhat in form according to the nature and extent of the business, the amount of detail to be shown and the ideas of the accountant, but they generally consist of a Balance Sheet and a Profit and Loss Account. A Profit and Loss Account (sometimes called a Revenue Account) shows the earnings of the business side by side with the expenditure, the difference between the two being the Net Profit or Net Loss for the year. It is generally divided into sections for the purpose of enabling the manufacturer or merchant to make useful comparisons from year to year, and to locate more readily the causes of any noticeable increase or decrease in the year's Gross or Net earnings. I shall attempt to explain and illustrate these sub-divisions for the benefit of the readers.

For Trading Account

The Trading Account (sometimes called the Merchandise Account) is the first section of the Profit and Loss Account of the business of a non-manufacturing trader, or the second section of the same account taken from the books of a manufacturer. On its debit side it shows the total cost of the goods received into stock, made up of the invoice price plus freight and duty, less return and allowances; on the credit side it shows the Sales less returns and allowances, to which must be added the value of the goods remaining unsold; the difference between the debit and credit sides then gives the Gross Profit of the business. In cases where figures are to be used for the purpose of compiling comparative percentage statements, it is customary to deduct the amount of the unsold goods from the debit side instead of adding it to the credit. Sometimes the Trading Account of a manufacturing concern is kept in such a way as to include Wages, Factory Expenses, etc., which more properly belong to a distinct Manufacturing Account. The accompanying forms should be sufficient to enable the bookkeeper to construct a Trading Account from any data which may come before him. (Form 1)

Form 2. For the purpose of making yearly comparisons Form 2 is preferable to the above, as it shows the actual cost of the goods sold, by deducting the Inventory from the debit side instead of adding it to the credit. This form is preferable in cases where accurate analysis are to be made.

Form 3. In cases where the costs of Manufacturing is not kept in a separate section by itself, the Trading Account would include on its debit side Wages, Factory Expenses, and any other items in the cost of production or which form part of the full cost of the goods handled. A Trading Account of this sort is here shown.

The Manufacturing Account

The first section of the Profit and Loss Account in a Manufacturing business, is generally termed the Manufacturing Account which may be kept merely for the purpose of ascertaining the actual cost of goods manufactured, or, if desired, to show the profit on manufacturing, as distinguished from the profit on Trading. By the first method the Manufacturing Account includes on its debit side all items entering into the cost of the goods manufactured, and on the credit side the manufacturing inventory, which consists of raw material and goods in process of manufacture. The difference between the two sides constitutes the Manufacturing Cost of the output and is carried to the debit side of the Trading Account, as shown below in the illustration (Form 4) compiled from the transactions here given.

In the illustration, (Forms 4 and 5) the manufactured goods are turned over to the selling department at the net cost of manufacturing the same, therefore the entire profits are shown in the trading section. If the manufacturer desired to separate the Man-

(FORM 1) **Trading Account**

Dr.			Cr.	
Goods on hand Jan. 1, 1908		$ 6,000	Sales for year	$30,000
Purchases for year	$18,000		Less Returns	1,000
Freight and duty	1,700			$29,000
	$19,700		Goods on hand Dec. 31, 1908	8,000
Less Returns	700			
		$19,000		
Gross Profit carried to Profit and Loss Account		12,000		
		$37,000		$37,000

(FORM 2) **Trading Account**

Dr.			Cr.	
Goods on hand Jan. 1, 1908		$6,000	Sales for year	$30,000
Purchases for year	$ 18,000		Less Returns	1,000
Freight and duty	1,700			$29,000
		19,700		
Less Returns		700		
		19,000		
Deduct Inventory, Dec. 31, 1808		8,000		
		11,000		
		17,000		
Gross Profits		12,000		
		$29,000		$29,000

(FORM 3) **Trading Account**

Dr.			Cr.	
Stock on hand Jan. 1, 1908		$ 7,000	Sales	$65,000
Purchases to Dec. 31	$28,000			
Freight and Duty	2,800			
		$30,000		
Wages		12,000		
Factory Expenses		1,000		
		$50,800		
Less Inventory Dec. 31		9,000		
		41,800		
Gross Profit		23,200		
		$65,000		$65,000

ufacturing Profit from his Trading Profit, he would charge the Trading Account the same price for goods manufactured by himself as would have been charged if the goods had been bought elsewhere. Assuming, for the purpose of illustration, that the goods shown in the foregoing Manufacturing account had been transferred to the Trading account at a trade price of $13,340, instead of an actual cost of $11,600, there would have been a Manufacturing profit of $1,740, but the Trading profit would have been reduced by exactly the same amount and would have shown a Trading profit of $1,860, instead of $3,600. Both of these profits being afterwards transferred to the Profit and Loss Account would bring about the same final result as if the Manufacturing profit had not been considered separately at all. In order that the distinction between these two methods may be readily understood, the Manufacturing and trading Accounts for the same transactions are here shown in the (Forms 6 and 7) just described.

(FORM 4) **Manufacturing Account**

Dr.			Cr.		
Inventory Jan. 1, 1908:			Inventories Dec. 31, 1908		
Raw Material	$2,300		Raw Material	$2,500	
Unfinished Goods	400	2,700	Unfinished Goods	800	$3,300
Purchase of Raw material	6,000		Cost of Goods Manufactured transferred to Trading Account		11,600
Freight and Duty	1,800	7,800			
Wages		4,000			
Factory Expenses		400			
		$14,900			$14,900

(FORM 5) **Trading Account**

Dr.			Cr.	
Inventory of Finished Goods Jan. 1, 1908		$4,500	Sales for year	$18,000
Manufacturing Account Cost of Goods Manufactured during the year		11,600		
Purchases on Finished Goods	$3,000			
Freight and Duty	900	3,900		
		20,000		
Deduct Inventory of Finished Goods Dec. 31, 1908		5,600		
		14,400		
Gross Profit transferred to Profit and Loss Account		3,600		
		$18,000		$18,000

(FORM 6) **Manufacturing Account**

Dr.			Cr.	
Inventory Jan. 1, 1908			Output charges to Trading Account	$13,340
Raw Material	$2,300			
Unfinished Goods	400	$2,700		
Purchase of Raw Material	6,000			
Freight and Duty	1,800	7,800		
Wages		4,000		
Factory Expenses		400		
		14,900		
Deduct Inventory, Dec. 31, 1908				
Raw Material	2,500			
Unfinished Goods	800	3,300		
Manufacturing Cost		11,600		
Manufacturing Profit Carried to Profit and Loss Account		1,740		
		$13,340		$13,340

(FORM 7) **Trading Account**

Dr.		Cr.	
Inventory Finished Good, Jan. 1, 1908	$4,500	Sales for year	$18,000
Output from factory for year	13,340		
Purchases of Finished Goods	3,000		
Freight and Duty	900		
	21,740		
Deduct Inventory Manufactured Goods on hand, Dec. 31, 1908	5,600		
	$16,140		
Trading Gross Profit Carried to Profit and Loss Account	1,860		
	$18,000		$18,000

Summary of Transactions

Inventories Jan. 1, 1908	$2,300	
Raw Material	400	
Finished Goods	4,500	
		$7,200
Purchases:		
Raw Material	$6,000	
Finished Goods	3,000	
		9,000
Freight and Duty:		
On Raw Material	$1,800	
On Finished Goods	900	
		$2,700
Wages		4,000
Factory Expenses		400
Inventories Dec. 31, 1908.		
Raw Material		2,500
Unfinished Goods		800
Finished Goods	5,600	
		8,900

(Continued in April number.)

JOPLIN BUSINESS COLLEGE.

Subject: A Grafter Working Business Colleges.

Joplin, Missouri, December 9, 1908.

To all Business College Managers:

A man called at our school and represented himself to be seeking a young man stenographer for a position in a real estate office in Paris, Arkansas. A young man was recommended, and he and the stranger left school, as I was informed, for the purpose of seeing the boy's parents. After leaving the school the stranger informed the boy that it would be impossible for him to accompany him home to see the parents, owing to a business engagement, but would meet him at the depot in time for them to take the train together for Paris. After leaving the school, the stranger informed the young man that it would be necessary to give bond, but as he was a representative of a Bonding Company, it would be an easy matter. The boy was willing, and a fictitious bond was arranged and a fee of $21 was paid. In addition to the bond, a ticket was given to the place of destination, and an order, which of course was not honored, on a hotel for a week's board. When train time came, the boy was met at the depot by the stranger but was informed that owing to an unexpected real estate deal, he would be unable to accompany him, but instructed him to go ahead and said he would follow on the next train. The boy did so, only to find on arrival at Paris that the stranger had been closed out of a little real estate business which he formerly ran, the Paris Realty Company, and had no position to offer, nor had he ever had one.

The description the police of this city are sending out is as follows: Age, about 50; height about 5 feet 8 inches; weight about 165 pounds; complexion, red; hair, dark, but turning gray; gray eyes; probably German descent; drinks. His real name is V. L. Estes. Arrest and notify J. H. Myers, Chief of Police, Joplin, or Joplin Business College.

Of course there is no danger of the stranger with the crude methods followed here, being able to dupe any business college manager, but he might be able, as he did here, to get the boy away from school and induce him to part with money.

Fraternally yours,
G. W. WEATHERLY

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School Advertising, International orrespondence Schools,

SCRANTON, PA.

SOME COMMON ERRORS

One common error of stenographers and correspondents—and one that I have little patience with—is reasonless abbreviation. I take a little gleeful satisfaction in the fact that the United States Civil Service examiners penalize for all abbreviations except those called for in exercises of which competitors are required to make exact copies. Nothing does more to injure the style of good English and good typewriting than such abbreviations in the body matter of letters as *dept.* for *department*, *mgr.* for *manager*, *treas.* for *treasurer*. Sometimes, of course, an extremely long title makes abbreviating advisable in the arrangement at the top of a letter and on the outside of the envelope, but a good general rule in letter-writing is, "When in doubt don't abbreviate." In an address, *Pa.* is all right for *Pennsylvania*, but body matter, unless the word follows the name of a city of Pennsylvania, spell it out. I spell out all short state-names on my envelope addresses. What is really gained by writing *Ia.* for *Iowa*? On shift-key machines, two movements are required in order to make the period.

When there are columns of prices, forms like *10c* and *$0.10* are good, but in straight body matter a single quotation should be written out as *ten cents*.

There are different rules in different printing offices, but the stenographer will be safe in following the general rule of writing out all amounts under one hundred and using figures for sums larger than one hundred. But such an expression as *two or three millions* should be written in words.

Don't be guilty of writing *2-8-09* for *February 8, 1909*. Such abbreviating is on a par with *Dr. Sr.* and *Res'py Yrs.*

A fault of stenographers that is almost as bad as that of excessive abbreviating is the tendency to over-capitalize. Unless you are sure that the capital letter is needed, use the "lower-case" letter. Nothing betrays the novice more quickly than over-capitalization. In beginning work for a new employer it is a good idea to ask what trade or office terms he prefers to see capitalized.

Don't use the word *gents* at all, and give the much overused word *ladies* a rest whenever you can. There are occasions, of course, when *ladies* must be used, but use *young women*, *housekeepers*, *wives*, *mothers*, whenever possible. Ordinarily the phrase *men and women* is better usage than *gentlemen and ladies*, though of course this statement would not apply to the introduction to a speech.

The word *which* is used a great deal where *that* is a better word. In a restrictive sentence such as "The check *that* I signed," the word *that* should be used. In a sentence such as "Your check, *which* reached me in this morning's mail, came unsigned," *which* is the better word, because the clause is coordinating—is interpolated into the main thought of the sentence *Which* is properly used even in a restrictive sentence, however, when it is desirable to avoid a repetition of the *th* sound. A well known author of a work on English makes the following statement: "I have some satisfaction in reflecting that in editing the text of the New Testament I destroyed more than a thousand commas, which rendered the text meaningless." The literal meaning of the author's statement is that his action in cutting out the commas rendered the text meaningless! Substitute *that* for *which* and omit the comma before *which*, and the statement means what he intended it to mean.

Watch out for double negatives. A great many persons spoil their speech by such expressions as "I didn't do nothing about it" for "I didn't do anything about it;" "I couldn't hardly wait" for "I could hardly wait."

It is very easy to make a mistake and use a plural form for a singular when a plural form comes immediately before the verb. The other day I wrote, "Each of the following subjects are correct." Of course, the subject is *each* and the verb should be *is*.

Try to avoid doubt as to whether a verb should be singular or plural. When there is a question, reconstruct. Instead of writing "Ten years was required," or "Ten years were required," write "A period of ten years was required."

"If any one knows the whereabouts of the papers let them come forward." Substitute *him* for *them*.

Remember that there are many adverbs that do not end with *ly*. *First*, *well*, *fast*, *slow*, *quick*, etc. are adverbs. It is correct to say "Come quick" or "Come quickly." But don't say "This cloth will wear good;" *well* is the right word.

Only is misplaced more often perhaps than any other word in the English language. If you say, "He only ordered the books," the literal meaning is that he did nothing but send the order. The sentence with only in a different place is different in meaning." "He ordered only the books" means that there were other things to be ordered. Try to place *only* near what it is intended to modify.

There is no such word as *alright* in good usage at present. Use *all right*.

It was him and *it is her* are both wrong. The correct forms are *It was he*. *It is she*.

Providing is commonly misused for *provided*. Say "I shall come provided I can spare the time."

Liable should be used only in such sentences as "You are liable to arrest." Use *likely* when mere likelihood is referred to, as "You are likely to regret the bargain."

You make none of the errors I have mentioned? Good for you! But just watch yourself to see how often you say "He don't" and "It don't" for "He doesn't" and "It doesn't." "Don't" is a contraction of *do not*, and cannot be used correctly in sentences such as those just given.

On to Providence April 8—9—10, 1909.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

RAPID CALCULATION

Before taking up a few lessons in interest, I desire to outline briefly a little work in what is commonly called "rapid calculations." Some references have been made in preceding papers to this subject. I do not believe in divorcing rapid calculations and arithmetic. To the young man or young woman entering a business office today, speed, coupled with accuracy, in making simple arithmetical computations, is more important than a knowledge of the more elaborate solutions of advanced arithmetic and higher mathematics.

The arithmetic of every day business life is a very simple matter—so simple in fact, that the greater part of it can be done mentally, a pencil being used merely to tabulate results. I read only recently a statement made by a man of many years experience, that two-thirds of the arithmetical work in a business office is straight addition.

Let me then emphasize the importance of this phase of rapid calculations. Some schools give a certain period every day to this kind of work, others have no special class exercise in speed, but expect that it shall be done in connection with the regular arithmetic work. By whichever method the exercise is conducted it should be done by someone who is in close touch with the other work in arithmetic. Too much emphasis can not be placed on the importance of students using their knowledge of "short cuts" every time opportunity offers. Class drill is not sufficient. Practically every subject in the arithmetic furnishes opportunity for its application.

Now to the rapid addition.

I like to begin with short columns, involving the forty-five combinations. The following are representative:

48	58	97	56	33	67	72
37	75	43	47	46	38	39
23	26	82	89	48	73	96
64	43	19	94	91	48	74
—	—	—	—	—	—	—

I watch my class carefully in this work to see if any are adding on their fingers, and to see who are slow in the work. Quite frequently students are saying over too many words to be rapid. I find them doing this in adding the first column of above: "4 and 3 are 7; 7 and 7 are 14; 14 and 8 are 22, etc. Here are fifteen words used where three words are just as well and much quicker. I then add the column saying only "7, 14, 22," pointing out to the class that all that is needed is to say, or think results. I do not think it wise to say much at first about adding groups of figures. Most students will have all they can do at first to add one figure at a time.

Another hindrance to rapid adding is the habits students have of not believing their first thought or impression as to what a result is when adding. They fear they are wrong and so begin over again. I believe it more important for students to take their first thought and go on up the column quickly, even though the answer is wrong than to stumble along and then not be sure.

To remove this latter difficulty, students are asked to lay aside pencils and follow me mentally as I dictate, "8 times 4, divide by 2, minus 1, divide by 3, plus 8, plus 7, minus 4=?" "7 plus 8, minus 3, plus 8, divide by 4, multiply by 7, plus 8, minus 1, divide by 6 ?

9 times 6, minus 6, divide by 8, plus 4, multiply by 4, plus 2, divide by 7=?

While this is not all rapid *addition* it arouses the sluggish mind and serves to illustrate what I am now ready to say to the class, that, if they will add the column quickly the result is more likely to be correct than it will be if they add slowly.

More columns of figures are now dictated and again I watch for results and in nine cases out of ten I find I have them started on the road to speed.

If, however, I find that the class does not add any better than before there must be something else wrong. It is probably due to a lack of knowledge of the forty-five combinations. I then write on the board the following:

3	4	5	6	5	6	6	6	6	7	7	7	7	7	7
4	4	4	4	5	5	6	7	3	3	4	5	7	8	
—					—	—	—	—				—	—	

8	8	8	8	8
8	6	5	4	7
	—	—	—	

etc.

Using this first as a class exercise I point to these groups in a miscellaneous order and have the class call results. Then individuals are asked to name results. The student should "see" the results of these combinations just as readily and quickly as he will recognize a word by seeing it written i. e. the combination of letters gives the mind an idea separate and distinct from the several letters in the word.

This exercise may now be extended by writing a "1" in the ten's place in each of the upper numbers giving this exercise:

13	14	15	16	15	16	16	16	16	17	
4	4	4	4	5	5	6	7	3	3	
		—		—		—	—			
17	17	17	17	18	18	18	18	18		
4	5	7	8	8	6	5	4	7		etc.
—	—	—	—			—	—	—		

This is now used as a class and an individual drill. Patient, persistent practice along this line is sure to bring good results.

Probably the best way for a student to become rapid in addition is to practice adding until all the possible combinations are instantly recognized and the results can be read as rapidly as he could read a line of printed matter.

Following these suggestions I give many columns for practice gradually increasing the length of the columns. Occasionally I give one containing from ninety to one hundred figures, timing the class to see how long it takes to add it. The best time made is announced. This arouses enthusiasm and leads to more strenuous efforts to reach one hundred figures a minute.

Some students will find it convenient and advantageous to add groups of figures. To illustrate this method I find it advisable to write on the blackboard such a column as this:

43
27
81
29
67
88
75
27
86
63
41

It will be observed that, in this column, the groups, as indicated, are not only readily recognized but are easily added. It is, I believe, highly important that these first groups be made easy, for unless students can use the groups advantageously they will cling to the "one figure" method. Usually every student in the class can use the combinations given above and gain in his speed, whereby if he were asked to use this method in the following column he would meet with discouragement at the outset:

47
56
98
59
99
87
46
58
29
34
59
—

The grouping here is not easy for beginners and should not be used until pupils have had considerable practice on columns like the following:

36	64	98	82	483
44	96	17	77	627
38	47	34	56	398
22	63	76	29	712
84	89	37	36	845
56	21	38	94	265
59	54	44	16	926
81	26	64	62	537
78	39	42	48	152
37	83	39	53	439
45	23	54	19	671

When students once become accustomed to seeing and adding groups, the only thing left for them to do is, as I said in the beginning, to keep at it. There is no royal road to rapid addition. It takes practice, and lots of it.

Occasionly I hear it said that the adding machine does away with the necessity for rapid addition practice. The argument carries just about as much weight as does the one against the necessity for good penmanship because typewriters are so common, and no more.

I do not think it advisable to attempt adding two columns at once, as that is beyond the majority of our students.

R. H. McMann & Co., Bankers.

ROBT. H. MCMANN—JOHN E. HESS.

Denver. Colo., Dec. 15, 1908.

Gentlemen: I enclose herewith my check for $1.20 in payment for one year's subscription to BUSINESS EDUCATOR, in advance and "Lessons in Practical Writing" by C. P. Zaner.

I am looking forward with a great deal of anticipation for the 1909 numbers of the "Educator" because its pages have certainly been replete with valuable information and splendid suggestions in the past, and its record shows that it is growing better from year to year. Any one perusing its pages carefully can not fail to profit by it.

Wishing you the very best of success in the future, I am,

Yours very truly,

J. E. HESSE.

TYPEWRITING

H. BREITENSTEIN,

Abbott Business College,

BILLINGS, MONT.

In the previous articles that I have written for this department, I feel that I have covered the subject of typewriting quite thoroughly, and although I have not expanded or elaborated on each of the different phases of the subject that I have taken up, I have given what I considered to be some good advice. I know it was good advice, for the majority of my students are good typewriter operators. Surely our students get plenty of "advice," and if they put into practice a small percentage of what they receive we teachers should feel gratified.

If we take portions of the scriptures, especially those passages which it is customary to use as texts, we will find that they are simple enough expressions in themselves, but if we give them more careful thought and deep study, it is then easy to see that they cover hundreds of hidden meanings, and the passage can then form a nucleus around which to build a splendid sermon. So with many articles on the subject of typewriting. When I spoke of accuracy, I meant accuracy in handling the machine, accuracy in form, accuracy in spelling, etc., and each one of these topics could in turn be used as the subject for a somewhat lengthy discourse, but I will leave that to my co-educators to do in their class room.

This month I am spending considerable time in dictating all kinds of matter direct to the machine as it will be but a short time before my advanced class will graduate and this particular branch of the typewriting course is especially beneficial to those stenographers who work in lawyers' offices, for in such positions work of this nature is required. I also find occasion for the students to attend to minor "ailments" of their machines, such as the ribbon failing to reverse, the piling of letters, carriage stopping at a particular point on the scale, etc. I believe every teacher has had the same experience in this respect that I have, and that he knows the cause of, and remedy for, these trifling ailments. If there is one of you who can not explain the "whys" and "wherefores" of these things, then it is high time to prepare yourself along this line, for it is one of the many important parts of a shorthand and typewriting course.

The difference between a copying and a record ribbon should be explained. This should be taken up in conjunction with the letter press copies. Parenthetically I might say that one good use to which an old worn out copying ribbon can be put is in the manufacture of an ink which will be found especially desirable for use in fountain pens. Simply place the ribbon in a jar of water and leave it there until the desired depth of color is obtained. This ink flows readily, and besides is economical.

Explain how to avoid removing the ribbon from the machine in order to make mimeograph copies. The customary way is to disconnect one end of the ribbon, winding it entirely upon one spool, but this is not necessary. However, I do not wish to presume upon anyone's knowledge of the different machines, so if there is anyone who does not know how to do this on all machines, he can write me a letter and I will explain the matter next month in these columns.

We might say something more about erasing; although of course we should not allow any erasures in school work, still we should give some practical advice on it to the student who is about to enter the ranks of his profession. Particularly should he understand how to make *neat* erasures on carbon copies. I believe every one of the above subjects will form a good text, and if the teacher is too busy to use the time to personally preach the sermon, let him dictate it at some odd moments to some of the advanced students and then put it on his bulletin board. I think the latter plan is the best since it saves a great deal of breath and I believe the results are better.

Self-Reliance, self-control and self-respect are three things that make a man a man.

The Principles of Ad Writing

C. L. CHAMBERLIN,

OSSEO, MICHIGAN.

THE CATALOGUE

Practically every mail order and wholesale business man, and many retailers, need a catalogue. The two first named depend so extensively upon the printed page to show and describe their goods that it would be difficult to carry on the business without a catalogue. Many retailers have found it desirable to list certain articles giving descriptions and prices for the benefit of those who may not be able to look over the stock on hand in the usual place of business.

The primary purpose of a catalogue is to sell goods. It is not a work of art, not a booklet of entertainment, nor is it simply an example of the modern pressman's skill. Yet a catalogue may with entire propriety represent all these things.

There are three distinct kinds of catalogues. No one can serve in place of either of the others if it has been properly prepared. Hence when getting out a catalogue its kind must be taken into consideration before even the copy is written or the size, shape or other mechanical features have been decided upon.

The first kind of catalogue we shall endeavor to describe is that of the mail order dealer. The mail order catalogue gives a complete description of the goods, frequently contains illustrations, always states selling arguments and gives the lowest cash price.

The question of greatest importance in the preparation of the mail order catalogue is how to add to the selling power of the book. Illustrations, copy, paper, covers, ornamental designs, type, display and testimonials—all must be kept subservient to selling power. For if the catalogue does not secure the order, or at least arouse a desire for the goods there is no opening by which a follow-up system may enter and operate. It is obvious that the catalogue of the larger mail order houses must present the selling arguments. However there is one exception to this statement. When listing the smaller articles the catalogue must present all selling arguments but when the larger, more valuable goods are considered it frequently becomes necessary to print extra folders or pamphlets in which a more complete description and additional arguments may appear. Few people will order goods involving any considerable outlay without at least an exchange of letters. There is a certain feeling of caution over paying out money without seeing the goods or knowing the dealers, which leads many to write one or more letters regarding the article, and thus in a way get acquainted with the dealer. For these letters the dealer should reserve one or more of his strongest arguments and give them out in written or printed letters sent in reply to inquiries.

There is a variety of opinions regarding what a catalogue should contain besides the straight selling and descriptive copy. With some lines of business and among some classes of people portraits of proprietors or of the buildings in which the business is conducted will be of value. They serve as a sort of introduction and tend to fix a feeling of confidence in the house which often leads to sales. This is especially true with articles which are the product of high intelligence and skill, or for a business which depends largely upon the honor and integrity of its managers. So much depends upon making a catalogue suitable for the class of people who will read it or the goods to be sold that it is difficult to give general directions upon this subject.

A second class of catalogues is one giving full descriptions of goods from the standpoint of the manufacturer to the retailer who is expected to sell the goods. Such a book is quite technical in language used since both writer and reader are supposed to know the general meaning of the vocabulary pertaining to the business. Its aim is to show the retailer the various points of manufacture and use, and to enable him to present these in the most effective manner to his customers.

This kind of catalogue is not usually so ornamental in design or material. It is sent from one business man to another, and direct, truthful explanations and prices are what is wanted. The experienced business man may appreciate good paper and press work but beyond the point of legiblity he is not so much impressed by it as to pay more for the goods described in an artistic catalogue if he thinks they are no better than those described in the plain black and white effect of a rival house.

Allow me to say here that writing a manufacturer's or wholesaler's catalogue is the most difficult feat a professional ad writer can perform. It calls for such close technical knowledge not only of the article described but also of its leading competitors in the same general line. For example, think of the work involved in writing a descriptive catalogue, including a statement of advantages over rivals, for a gasoline engine. This is only one line and when other possible lines are considered it will be seen that there are just two courses open when such a book is to be written: Either get a man who is a mechanic to do the writing and correct his copy, or go into a thorough study of the subject. The happy mean is of course for the house to employ a good mechanic who has sold the goods and knows the principles of advertising.

A third class of catalogues is that designed to aid the retailer in selling certain lines. It usually contains full descriptions, selling arguments and illustrations of all desirable features which the goods possess. Exact prices are omitted as that is left for the retailer to fix. If the goods are expensive, special methods of making payments are explained. In style the language used is about half way between that of the ordinary mail order catalogue and that of the wholesaler. It explains the processes of manufacture but does so in a simple, popular style which any interested reader can understand. It will also explain similar processes of its rivals and compare them with that advertised. These catalogues are sometimes mailed to people who make inquiries from reading ads. When so sent the prospective customer is referred to "the nearest dealer" selling the goods. Sometimes these catalogues are sent by the thousand to the retailer who in turn places them in the hands of supposed interested parties. When used in either way they are of great value in paving the way for a sale.

There are many other important things which may be said about the making of a first class catalogue but space forbids our going farther into details at this time. The dealer who possesses satisfactory experience in his line should be able to devise what is best for his particular business and then stick to it. Selling goods is the test of all advertising matter, and if it sells goods satisfactorily the catalogue is all right.

QUESTIONS.

1. Name the three kinds of catalogues.
2. What is the primary purpose of a catalogue.
3. What are the distinctive features of the mail order catalogue?
4. Give some of the manufacturer's catalogue.
5. Some of catalogue designed to aid retailers.
6. Choose two or three articles usually sold by mail and write proper descriptions for each as it should appear in a catalogue.
7. Compare the points of excellence in structure in some common piece of machinery over same parts in at least two rivals machines.
8. Go to a local dealer, select an article sold by him and write a description which if printed with cuts as needed would aid him in selling the article.

PRACTICAL PEDAGOGY

MELVIN W. CASSMORE,

THE SEATTLE COMMERCIAL SCHOOL

Seattle, Washington.

ATTENTION.

The whole success of the teacher depends upon his gaining and holding the attention of his students.

At first thought, this statement may seem unwarranted and extravagant, but when we reflect that confidence is the outcome of attention, we recognize the validity of the claim. I shall not take the time now to elaborate on the relation between attention and confidence, for a very significant connection will be obvious upon slight inquiry.

It is difficult to hold the attention of a class of restless youth—a multitude of other pushing interests engross them.

Many, if not all of the common errors in school, are caused by inattention.

Trial balances wildly off, errors in typewriting, inaccurate figuring—all these and more, result from inattention.

How often the injunction comes "you must be more careful—give more attention to work. All mistakes are foolish mistakes."

We cannot, of course, do very much by scolding or any other kind of talking. Habits are not made or unmade so suddenly. In our treatment we must work to eradicate gradually the bad habit and replace it with a good one. Tomorrow we may have better students than today, better business men and women in formation than yesterday—this is the way of growth.

If our students are inattentive it is somebody's fault. Pestalozzi thought it his own and looked for the cause within. The main causes of inattention are simple and fundamental.

Suppose we take a typical instance and imagine a class before us, remembering that the time to give information is when it is asked for. The crowding of knowledge into unwilling minds is a fruitful cause of listless listening. If we would have something well remembered, we must precede it by a curiosity arouser. The paternal counsel that "This is highly important, etc." is not good teaching practice.

It is also a vital principle of attention that the new should be knit or connected to the old. The reason why percentage is such a bug-a-boo is that our texts nearly all treat it as something quite different and remote. There is no connection between it and any other portion of arithmetic. Even should there be a simulated jointure, this portion still remains in bad repute in the student's mind. "I understand everything but percentage" is a frequent admission. It is as much dissociated from its neighboring chapters as if a homily on physiology or medieval history had slipped in unawares.

If we can break down this dividing wall, lead the white fleeced flocks of percentage to graze in the fair meadows of measurements, we shall have done much to dispose of one difficulty.

If, likewise, we say, "Tomorrow we tackle something new. Get your dictation books and be ready," we have made the new thing doubly hard.

Very little things can destroy attention for voluntary attention can be sustained but a few seconds at a time. If, for instance, the teacher walks back and forth before his class while talking, he will find their attention wavering in a few moments. It is almost an axiom that it is necessary to stand still if we would retain the attention of our auditors. All nervous movements, such as repeatedly adjusting the necktie, tugging at a button, etc., are detrimental to attention.

Perhaps no single factor is more mportant than the voice—and good voices are said to be rare in America. It is quite difficult to listen to a voice that is throaty, shrill, thin, with hard, stiff-jawed tones. Even the will, desiring to listen, cannot combat such discouragement for long.

Under an unpleasant voice the most attentive class will grow restless, ill at ease, nervous, until some one breaks the tension by a misdemeanor.

I cannot think that the voice is the index of the soul, for some of the rarest souls I have known have spoken in poor and halting words, and does not rumor have it that Satan ever lures with dulcet tones? Did not the serpent charm Eve with honeyed words, so that to this day, woman has been susceptible to the music of the vibrant tone?

Abdul Hamid, it is said, has a voice so alluring that those who go in as enemies come out as friends. Like his fellow Turks, he is doubtless as rotten as humanity can well be, yet he and all his tribe are gifted with voices that linger and enchant.

No, the voice is largely a matter of proper mechanics colored by feeling. If we clear the vocal passage, get the stiff jaw down out the way, keep the tongue flat and without that hump at the back that spoils the tone, and, most important of all, breathe, breathe, breathe right, from the diaphram, keeping always a little reserve of air on hand and never gasping out the last word, our voice will swell and fill the room and demand attention.

Perhaps some will think I have over-emphasized the importance of the voice. I wish I could explain vocally to these critics what I am trying to get on paper. I am convinced that the voice is a great, if unconscious, factor in attention, not over-shadowed in importance by any other.

I am, of course, assuming that the teacher is familiar with and master of his subject. This is the first necessity—to know your goods. After this, there is a deal of art in proper presentation—in pose and manner, in voice and gesture. Nothing, of course, is more distressing than the elocutionist, but if some one could be found who knew something of expression, all of us would be much benefited by such instruction.

WOODFORDS, ME., Dec. 11, 1908.

Dear Sirs: I must not pass this opportunity to express to you my very high opinion of your most excellent paper. It is surely all that its name implies. It is a great source of inspiration to me, as I know it must be to thousands of others. Wishing you the largest possible success in your noble work, I am,

Gratefully yours,

CARLOS L. HILL.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

BANKS BUSINESS COLLEGE, INC. PHILADELPHIA

EDWARD M. HULL, A. M., PD. D.
PRESIDENT

February 15, 1909.

THE BUSINESS EDUCATOR,
Columbus, Ohio.

Dear Sirs:

I am pleased to announce to the readers of THE BUSINESS EDUCATOR that final arrangements have been made for the Twelfth Annual Convention of the Eastern Commercial Teachers' Association, to be held in Providence on April 8th, 9th and 10th.

The hotel accommodations have been arranged for in one of the best hotels in the city of Providence. The appointments and facilities of the hotel selected as headquarters are excellent, and the management has given assurance that the comfort and entertainment of the members will be looked after with great care and courtesy. A special rate has been made for rooms, and I believe that the accommodations obtainable for the money will be perfectly satisfactory to those attending the convention.

The Executive Committee has taken considerable care in the arrangement of the program and in the selection of the speakers who will address the meetings. In looking over the list of men and women who will participate in the events of the convention, I am warranted in saying that those present will receive a treat beyond expectation in the way of counsel on methods and other subjects of interest in general school work.

The session will be opened on Thursday afternoon by the Governor of Rhode Island and Mayor of Providence. Mr. T. B. Stowell will give the response. The Rhode Island State Commissioner of Schools will also address the Thursday afternoon meeting. The Local Committee of Arrangements have a treat in store for Thursday evening, which has not been sufficiently developed for publication. There are some other surprises.

The program for Friday and Saturday is full of good things that will be much appreciated by those attending the convention. The banquet has been arranged for, and the list of speakers has been decided upon. This function of the convention will be held in the Normal School Building, where beautifully decorated reception rooms will be given over for reception purposes, while the banquet itself will be served in one of the largest and most beautiful rooms in the building. Inasmuch as enthusiasm and interest in any function of this kind depends upon numerical attendance, I hope that every teacher and school man attending the convention will attend the banquet, that we may make this one of the finest in the history of the Association.

Thursday morning has been set aside for sight seeing, and it is the intention of the local committees to take charge of this part of the program in a way in which it has never been accomplished before, so that every member may visit the industrial and commercial interests throughout the city before the opening of the convention.

In addition to this visitation, numerous plans have been made for the entertainment of the visitors, which will be made known by various committees upon the arrival of members in Providence. All of these various excursions will be under the direction of the chairman of the Entertainment Committee and his many experienced guides. No effort will be spared to make the entire time a happy, broadening and educational occasion.

A FORE WORD.

THE TIME, April 7, 8, 9.

THE PLACE, Providence, R. I., U. S. A.

THE EVENT, The Convention of the Eastern Commercial Teachers' Association.

The Rhode Island Commercial Teachers' Club (a club formed as the outgrowth of the effort to secure the coming of the Convention to Providence) has not been asleep during the last three months—on the contrary, its members have been thoroughly awake to the world and to the things that go to make up a GREAT CONENTION.

The Executive Committee have just held their meeting in final preparation of the program, and although secrets cannot be divulged at this time, suffice it that there are to be surprises and great treats for all that come.

Plan now to visit the Great City in the Little State at Easter Time, and you will not be sorry.

Press Committe,
W. B. SHERMAN, Ch'rm.
H. L. JACOBS,
A. M. STONEHOUSE.

W. B. SHERMAN.

THE PROVIDENCE MEETING.

Plans for the entertainment of the members to the next Annual Convention of the Eastern Commercial Teachers' Association, which will be held in Providence on April 8, 9, 10, are progressing to such a point that the local committee in charge of the work is confident that those who attend will be shown a rousing good time.

The State Normal School, located near the Capital of Rhode Island, is to be the place of meeting, and no happier location could be selected, as the building is ideal for a convention of this kind.

Mr. H. L. Jacobs, Principal of the Rhode Island Commercial School, is Chairman of the Local Committee on Arrangements, as well as a member of the Executive Committee of the Eastern Commercial Teachers' Association, and he is leaving no stone unturned to make the Convention one long to be remembered by the visitors. The other members of the general committee are Mr. T. B. Stowell and Mr. F. H. Read.

Men prominent in the educational and commercial life of the country will be present to address the various meetings, while a number of pleasant surprises have been planned for the entertainment of the guests.

Sub-committees have been appointed, of which the following gentlemen are Chairman: Mr. W. H. Kinyon, Chairman of the Reception Committee; Mr. W. B. Sherman, Chairman of the Press Committee and Mr. C. W. Stowell, Chairman of the Banquet Committee.

Mr. Jacobs writes that he will be glad to furnish full information to anyone who desires to attend the Convention, and who wishes to know more in detail concerning the same.

The Executive Committee of the Eastern Commercial Teachers' Association met in the Rhode Island Commercial School on Saturday, January 30th, at which meeting the final plans for the Convention were perfected. After the session was over, the members were entertained at luncheon at the West Side Club of Providence by Mr. Jacobs.

The following local committees have charge of the work of entertainment for the Convention:

LOCAL GENERAL COMMITTEE.

H. L. Jacobs, Chairman, Rhode Island Commercial School.

T. B. Stowell, Bryant & Stratton Business College.

F. H. Read, English High School.

A. M. Stonehouse, Rhode Island Commercial School.

BANQUET COMMITTEE.

C. W. Stowell, Chairman, Bryant & Stratton Business College.

H. L. Jacobs, Rhode Island Commercial School.

F. E. Lakey, English High School, Boston, Mass.

PRESS COMMITTEE.

W. B. Sherman, Chairman, Bryant & Stratton Business College.

A. M. Stonehouse, Rhode Island Commercial School.

H. L. Jacobs, Rhode Island Commercial School.

RECEPTION COMMITTEE.

W. H. Kinyon, Chairman, Kinyon's Commercial School, Pawtucket.

This committee also includes Mr. W. B. Scott, of the Bryant & Stratton Business College, and about forty commercial teachers in the private and public schools of Rhode Island.

TYPEWRITING CONTESTS.

The annual typewriting contests will be held under the auspices of The Eastern Commercial Teachers' Association at the Providence Convention, April 10, under the rules and regulations which have been adopted for use in the International Contest to be held in New York City, at the National Business Show next October, and which are known as Office Appliances' Rules. Several contests are to be held during the coming year under these rules and comparisons of the work done may be made.

World's Championship Contest

The "Journal Trophy" is a silver cup valued at $100, and will be competed for in this contest. Miss Rose L. Fritz has already won this "Trophy" twice, and will compete for it again this year. If she wins this time the cup will be her property.

School Championship Contest

A medal valued at $25 will become the permanent property of the winner of the "School Championship Contest." Silver and bronze medals will be given to the second and third contestants respectively.

The prizes for these contests are offered by the Penman's Art Journal of New York City.

Eligibility

Any one may enter the "World's Championship Contest," but the "School Championship Contest" is open only to those who began the study of typewriting since Jan. 1, 1908, and who have since that date spent some time in a private or public school as students of typewriting.

All persons desiring to enter the "School Championship Contest" should write to the chairman of the Committee asking for an application blank.

Rules Governing the Contest

1. A preliminary contest will be held in which the contestants will write fifteen minutes from plain copy. The first five operators in this preliminary event will be entitled to compete in the final contest.

2. In the final event of the "World's Championship Contest" the contestants will write one hour from plain copy.

3. In the final event of the "School Championship Contest" the contestants will write thirty minutes from plain copy.

4. All contestants, whether for the "School" or "World's Championship," shall write at the same time and from the same matter. Those who are competing in the "School Championship Contest" shall cease writing upon signal at the end of thirty minutes, while those in the "World's Championship Contest" shall continue to the end of the hour.

5. Tables, paper and chairs will be furnished by the Committee.

6. Contestants may use any machine of their choice.

7. In event of breakdown of machine, another may be substituted.

8. Contestants must furnish their own machines.

9. The contest will begin promptly at 10:30 a. m. on the day designated above.

10. All entries must be in not later than 9 a. m. on the day the contest takes place.

11. For every error named below FIVE WORDS will be deducted from the total number written:

(a) Striking the wrong letter.
(b) Failure to space between words.
(c) Omission or repetition of a word.
(d) Piling letters at the end of a line.
(e) Failure to begin letters at SPACE TEN, except at beginning of Paragraphs. (Writing line shall be from 10 to 75 on the scale.)
(f) Deviation from the Manuscript in Paragraphing, Punctuation, Capitalization, etc.
(g) For inclined margin caused by improper insertion of the paper.
(h) For two or three inch margin at the bottom of sheet.
(i) For faulty use of shift key.

12. IN NO EVENT SHALL MORE THAN ONE ERROR BE COUNTED IN ONE WORD.

13. All contestants shall write double space on legal size paper.

14. The operators writing correctly the greatest number of words in the given time after the penalties have been deducted will be declared the winners.

15. Copy will be selected by the Committee, and handed to the contestants by them just before the contest starts.

16. The contest will take place at the Normal School and no one will be permitted to be on the stage unless he has a card furnished by the committee, entitling him to compete.

17. If a machine breaks down, this fact will not be taken into account by the Committee.

18. The decision of the Committee is final.

19. The passing upon errors on copy in the preliminary event will be done by the Committee behind locked doors, immediately following the event.

20. The passing upon errors in the final event will be done by the Committee immediately following the contest, and the decision will be announced upon the evening of the day of the contest.

21. The work of each contestant shall be read by at least two members of the Committee and passed upon by the majority of the Committee.

22. The contestants shall be allowed to peruse their work after the winners of the events have been announced, for their personal benefit only, that they may ascertain the manner of making errors and for their future guidance, but in no event shall they be allowed to criticise the decision of the Committee.

23. The audience shall remain seated during the entire time of the contest. No loud talking will be permitted.

24. This entire schedule can be added to, and is subject to change at the discretion of the Committee.

COMMITTEE:

MISS GERTRUDE CRAIG, Simmons College, Boston.

MISS GERTRUDE HARVEY, Rhode Island Commercial School, Providence, R. I.

MR. F. G. NICHOLS, Chairman, Rochester Business Institute, Rochester, N. Y.

THE WASHINGTON MEETING.

WILSON'S MODERN BUSINESS COLLEGE,
SEATTLE, WN., FEB. 15, 1909.

BUSINESS EDUCATOR,
Columbus, Ohio.

Gentlemen:

Although it is not my business to do so, I am going to give you a report of the Commercial Section of the Washington Educational Association, which met in Spokane Holiday week.

This Association meets annually and has the following division of work. Of course, there is the General Session, and then the Sectional work under the following classification: Graded school section, high school and college section, county superintendent and normal school section, musical section, manual art section, mechanical section, science section, language section, school board section and commercial section.

The officers for the Commercial Section for the year 1908 were Prof. E. W. Gold, Seattle Commercial School, president, Prof. Geo. W. Scott, Wilson's Modern Business College, Seattle, secretary.

The following program was planned: "The Business Man's Conception of the Ideal School," Mr. Edwin T. Coman, Exchange National Bank, Spokane, Wash. "The Business College from the Standpoint of the Prospective Student," Prof. C. F. Beutel, Beutel Business College, Tacoma. "What the Commercial School Owes the Student," Prof. H. C. Blair, Blair Business College, Spokane. "Salesmanship, Advertising and Sign Writing as Commercial Training," Prof. W. P. Underwood, Empire Business College, Walla Walla. "A Broader Shorthand Education," Prof. W. N. Phillips, Pulman College, Pulman. "The Employment Problem," Prof. L. A. May, Butte Business College, Butte, Montana. "The Problem of Adolescense in the Business School," Prof. M. W. Cassmore, Seattle Commercial School, Seattle. "Business Practice by Business Colleges," Prof. I. M. Walker, Behnke-Walker Business College, Portland, Oregon. "Solicitors, Their Use and Abuse," Prof. M. M. Higley, Northwest Business College, Spokane. "Commercial Law in Our Business Colleges," Prof. U. S. Eikenberry, Acme Business College, Seattle.

In the absence of the president, Mr. J. P. Wilson was elected chairman. The meeting was held in the South Central High School, our sectional work being carried on in room fifty-two.

After a short address by the chairman elect, who offered some pointed suggestions as to the betterment of the work of this section, Mr. Coman was introduced. His paper was succient and timely. In the absence of Mr. Beutel his paper was read by Mrs. Richardson, of the Standard Business College, Spokane. Prof. H.

Are you planning to attend the Providence meeting of the Eastern Commercial Teachers' Association in April? It's the event of the season in commercial educational lines. Be on hand; a fine, fruitful, hospitable time is assured.

U. Balir's paper on "What the Commercial School Owes the Student" was exceptionally well received. Mr. Underwood's paper on "Salesmanship, Advertising and Signwriting as Commercial Training" was fraught with new and good suggestions worthy of being given attention by the business schools of the country. Mr. Phillips's paper on "Broader Shorthand Education" was very thoughtfully prepared. In the absence of Prof. M. W. Cassmore, of Seattle, his paper was read by Miss Slattery, of the Standard Business College, Spokane. Messrs. May, Walker and Eikenberry were not in attendance, and their papers were not read. Prof. M. M. Higley handled his subject, "Solicitors, Their Use and Abuse" in a splendid manner. He saw fit to present the matter extemporaneously, although he had a well prepared paper in hand. The discussions on all these papers were of special interest, as discussions usually are.

At the close of the program Mr. J. P. Wilson, of Wilson's Modern Business College, Seattle, was elected president for the year 1909, with power to appoint his secretary which he did in the person of Prof. A. A. Peterson, principal of the shorthand department of the W. M. B. C. The next meeting will be at Tacoma, Wash.

I regret very much that there is some apathy on the part of the commercial teachers of the State of Washington, and I am going to try and arouse them to the importance of this State meeting, and the advantages that will accrue from participation. I am

Yours truly,

J. P. WILSON.

The Spencerian Commercial School, Cleveland, O., is celebrating this year, by a series of events, the fact that 40,000 pupils have attended the Spencerian Commercial School since 1848. A complimentary musical program was given at the Euclid Avenue Baptist church, Thursday evening, February 18th, by the Musical Clubs of the Western Reserve University. We congratulate the Spencerian for having ushered into the business world so many young men and women during the past sixty-one years of its existence. We sincerely hope that the coming years may be as fruitful as the past, and that it may continue to grow and keep abreast with the times. When the school started in 1848 Cleveland was a city of 18,000 inhabitants. At the present time it ranks seventh in population of the cities in the United States, instead of forty-fifth as when the school was started.

The Fremont, O., Business College, formerly owned by Mr. Bert German, is now in the hands of Mr. T. F. Chester and Miss Minnie Eisenhard, and the name has been changed to the Actual Business University and Normal Training School.

A. F. Gates, formerly known as A. F. Harvey.

Our many readers will be surprised to learn that Mr. A. F. Harvey, the well known business educator, of Waterloo, Ia., has seen fit at this late date to change his name to Almon F. Gates. When he was but four days old his mother died and he was taken and reared by a neighbor family named Harvey. For twenty years he has contemplated taking his original and rightful name, but deferred doing so for fear his foster parents might take offense. However, at the twenty-fifth annual commencement exercises of the Waterloo Business College, February 9th, he announced his decision, and from this on it will be necessary for us to mentally catalogue him with the G's instead of the H's. This will for some time, and perhaps for all time, be a trying thing for some of us to do. But we love him too much to complain, and we shall therefore accept the verdict he has rendered as the one that is best and just. Thus, for 46 years he has honored his foster parents with their name, but from this on he intends honoring the parents of his own blood. May the A. F. Gates prove to be the same successful, sincere, loyal man that A. F. Harvey always has proved to be, is the sincere wish of THE BUSINESS EDUCATOR, and we doubt not that it is also the wish of thousands in our profession.

In order to better enable our many readers to associate the new name with the familiar face we shall print them herewith.

CATALOGS CIRCULARS

Reno College, Pittsburg, recently published a creditable little catalogue with a unique half tone tinted block on each page.

Mr. G. W. Anderson, proprietor of Prince Albert, Sask. Business College, publishes a very good little catalogue concerning his school in the great northwest.

The Budget, published by the Sadler-Rowe Co., Baltimore, Md., free to those interested in commercial education, is always welcome to this office because it is always full of original ideas and practical suggestions. You will do well to get on to their mailing list.

The Troy, N. Y., Business College journal, Holiday number, is before us, printed in green with borders and side paragraphs in red, making it novel and attractive. It is small in size but high grade in quality—the very opposite of many newspapers—like cheap journals.

"Good Work" is the artistic and appropriate title of the book of proofs in commercial illustrations and designs from Mr. David Parkinson, 501 Stephens Bldg., Detroit, Mich. Mr. Parkinson is doing unusually high grade commercial drawing and designing. He received his first instruction years ago from the editors of THE BUSINESS EDUCATOR and has added to that little beginning year after year until his services are valuable and in demand.

The Salem Commercial College Quarterly is the title of a very readable journal published by the students of the Salem, Mass., Commercial School. It is well edited and splendidly printed, and therefore a distinct credit to the pupils and school.

The Elyria, Ohio, Business College Co., Miss E. M. Johnston, Pres., distributes an attractive calendar containing a beautiful evening landscape scene.

The firm of Howard and Brown, Rockland, Me., is sending out an artistic circular filled full with designs of modern artistic forms, which you will do well to secure if you are looking for something along the diploma line. This firm has been doing business for a good many years and has been doing it on the square, as well as artistically.

McCann's Business College, Reading, Pennsylvania, and Mahanoy City, Pennsylvania, is distributing an effective calendar 24 by 36 inches among its patrons. We believe this calendar advertising is good providing the calendar is of such quality as to secure a conspicuous place in the home or business office. The one before us is so large that the blind could almost see it. It is therefore good to have in large offices. McCann usually puts out good advertising.

Cordial and artistic Holiday greetings, circulars, etc., have been received from the following: Capital City Commercial College, Des Moines, Ia.; Eastman-Gaines School, New York City; Peirce School, Philadelphia, Pa.; Lawrence, Kans., Business College; McPherson, Kans., College; Estherville, Ia., Business College; I. Z. Hackman, Mastersonville, Pa.; St. John's University, Collegeville, Minn.; Parsons, Kans., Business College; Columbia Commercial College, St. Louis, Mo.; Isaac Pitman & Sons, 31 Union Sq., West, New York City.

Perhaps you know of some one who ought to read the Business Educator? If so, send us his or her address and we'll gladly mail a sample copy or two.

NEWS NOTES AND NOTICES

Miss Alice Warman, of Auburn, Me., is teaching Chartier shorthand in I. L. Smith's new school at Sayre, Pa.

C. H. Mumma, formerly of the Wakefield, Mass., High School, is now in charge of the commercial department of the Augusta, Me., High School.

S. C. Diver, of the Wooster, Ohio, High School has taken the principalship of the commercial department of the Detroit Commercial College; and J. W. Morris, of West Kentucky College, Mayfield, Ky., is in charge of the Initiatory Department of the Detroit Commercial College.

Rolland Helman, a graduate of the Fort Wayne, Ind., Business College, has purchased a school at Alton, Ill.

Richard F. Aust, of Lymansville, R. I., is a new commercial teacher in Thibodeau's Commercial College, Fall River, Mass.

Warren N. Drum, a recent graduate of the Lackawana, Business College, Scranton, Pa., has charge of the commercial department in the Flemington, N. J., High School.

W. E. Benscoter, a Harvard graduate, is filling a substitute engagement with the Technical High School Springfield, Mass.

A. T. Adams, for several years with the Minnesota School of Business, Minneapolis, has recently been elected to take a position as commercial teacher in the South Side High School, Minneapolis.

Miss Emma G. Bates, of Oneonta, N. Y., has been chosen for the shorthand work in the Yonkers, N. Y., High School.

C. G. Davis, recently of Marion, Ohio, is a new commercial teacher in the Central High School, Cleveland.

W. A. Goodrich, of the Sadler, Bryant & Stratton School, Baltimore, has recently taken a position as commercial teacher in the Springfield, Mass., Business College.

We wish to call the attention of our readers to the advertising that is being done in our journal by the Kewanee Business College, Kewanee, Ill. Heretofore advertising done by this institution in our journal was over the name of the Scientific School of Penmanship. However, the proprietor of this institution, Mr. Adolph Mohler, states that by adopting the name of his business college as the name of his correspondence school of penmanship, his business college will get the benefit of some publicity at the same time he is furthering the interests of his correspondence school.

Mr. A. A. Erblang, principal of the Commercial Department of the Quincy, Ill., High School, reports that he has many more applications from pupils for entrance into his penmanship classes than he has been able to accept. Fifty pupils were thus recently rejected for lack of room and teaching time. He reports that he intends to have larger rooms and more assistants in the near future. We also learn from the public press of that city that Mr. Erblang is an adept sleight of hand entertainer, he having assisted, to the surprise and enjoyment of all, in a high school entertainment recently given in that city.

In our last issue of THE BUSINESS EDUCATOR we announced the acceptance of a position in the Hillside Home School, Hillside Wis., by Miss Myrtle L. Thurston, and stated that she was a Ferris Institute Graduate. Our attention has since been called to the fact that she is a recent graduate of the Lansing, Mich., Business University. We gladly make the correction and regret having made the mistake in the first place.

Prof. D. T. Aimes, the famous handwriting expert and formerly editor and publisher of the Penman's Art Journal, New York, and now of Mountain View, Calif., has for some time been quite ill but is again able to be out and about his business of expert hand writing. Mr. Aimes is now one of the oldest living penmen of note. We wish him health and many, many more years of enjoyment and profit among us.

Mr. S. McVeigh, of the Bliss Business College, North Adams, Mass., is president of the Merchants' Association of that progressive city. This bespeaks the fact that Mr. McVeigh is enterprising in more than mere school management, and that he is recognized as a man among men at home. This indirect advertising by thus becoming identified in a public way with public men and institutions is the best possible kind. Nor do we wish to infer that the city is not greatly helped by his public enterprise and co-operation, to say nothing of his efforts to equip the young generation to do efficiently the things that the commercial interests of the city demand.

The Shelby Business College, Shelbyville, Ill., Mr. H. D. Sparks, prop., seems to be a good little school, if we may judge from the catalogue before us, and the correspondence we have had with the principal.

Another evidence of the world-wide spread of practical knowledge, and of mechanical aids in carrying on the world's work, is shown by the enterprise and skill of the Remington typewriter Co., in the manufacture of a Japanese typewriter, which does the work in the Japanese language and characters almost as successfully as in our own. The Japanese Remington is therefore truly an evidence of expansion in two directions; first, the enterprise of one of our leading industries, and second of the progressive policy of Japan to adopt one of the potent means of the spread of education and commerce.

On January 23rd Mr. H. T. Loomis, of the Practical Text Book Co., Cleveland, Ohio, extended to the members of the Colonial Club and their families an invitation to an entertainment comprising a stereopticon trip to the Mediterranean and the Orient, showing views from visits to the Islands of Madeira and Malta, to Spain, Gibraltar, Algiers, Athens, Constantinople, Smyrna, the Holy Land and Egypt, with short calls at Naples, Amalfi, Capri, Rome, Florence, Pisa, Monte Carlo, Venice, Milan, Lucerne, Dresden, Berlin, in Holland, Brussels Paris, London and Stratford.

Mr. R. C. Childs, recently with the Salt City Business College, Hutchinson, Kans., is now handling Penmanship and Gregg Shorthand in the Hebron, Nebr., Business College. The S. C. B. C. is now turning out a good many Commercial Teachers. Mr. Childs will no doubt make a success of his work.

From the press of Berlin, Ontario, we learn that W. D. Euler, of the Berlin Business College, has been elected to the City Council. He has also been selected as one of the two to audit the accounts of the city light commission and the street railway department. We are glad to thus note that Mr. Euler's services are being recognized and utilized by the good people of Berlin.

Mr. L. R. Uhrich, of Onset, Pa., is now teaching penmanship and assisting in the commercial branches in the Actual Business College, Akron, O.

Mr. C. A. LeMaster, who for five years was manager of the Drake School at Orange, N. J., opened a school of his own December 1st and reports a splendid beginning. Mr. G. S. Stephens has charge of his commercial department. We have known Mr. LeMaster for a number of years and have confidence in him as a teacher and as a man. The people of Orange, too, seem to have taken stock in him for last November they elected him as a member of the City Council from the ward in which he has been residing.

Bayless Business College, Dubuque, Ia., celebrated its Golden Jubilee, October 2, 1908. Appropriate exercises were held and a large audience was present to testify to the worth and influence of that institution.

At a recent exhibition at Glasgow, Miss Rose L. Fritz surpassed her own and all previous records by writing 1,731 words in fifteen minutes, or at the rate of 115 words per minute. A few days later she wrote at the Holborn Town Hall, London, Eng., at the rate of 117 words per minute for seven minutes. Miss Fritz' previous best record was 111 words per minute at Manchester last March. These records were made on the Underwood. She uses the method as developed in "Practical Course in Touch Typewriting" by Charles E. Smith.

Mr. H. D. Sparks, Shelbyville, Ill., opened the Shelbyville Business College last September and since that time has enrolled nearly sixty students, being a satisfactory number considering the times and the size of the city. He reports a splendid spirit among the pupils, and says that most of his pupils spend about nine months each on bookkeeping and shorthand. Good rather than big seems to be his motto. A better one could not be found.

C. J. Lewis, of Owosso, Mich., has accepted a position as principal of the penmanship department of the Norwich Commercial school, Norwich, Conn. L. M. Crandall is at the head of this institution.

W. N. Anderson, a Highland Park College graduate, is a new commercial teacher at the Capital City Commercial College, Des Moines.

J. R. Anderson, principal of Brown's Century Business College, St. Louis, has purchased Barnes Business College, of which for many years Mr. Anderson was principal. The two schools are to be consolidated under Mr. Anderson's management.

Lester T. Jossem, a recent graduate of Highland Park College, Des Moines, is a new commercial teacher in the Cortland, N. Y., Business Institute.

H. E. Adrian, until recently with the Ohio Business College, Cleveland, is now with the Albany, N. Y., Business College.

W. E. Bartholomew, last year at the head of commercial work in the Rochester, N. Y., schools, has returned to Pittsburg, from which Rochester took him. His return at an increase of $1,000 over the salary he had been receiving, is the happiest sort of compliment to his worth.

At the graduation exercises of Peirce School, Philadelphia, in December, the Hon. William Jennings Bryan was the principal speaker, and the Hon. Leslie M. Shaw, ex-Secretary of the Treasury, was the presiding officer.

Margaret McAuslan is a new teacher in the Milnor, N. Dak., High School. She is a graduate of the Ferris Institute, Big Rapids, Mich., and is in charge of shorthand and commercial work.

Mr. J. R. Anderson, who for some years was manager of the Barnes Business College, St. Louis, Mo., not long since purchased a controlling interest in the school. He reports the largest January business in the history of the school. We can truthfully say that with Anderson in complete control no better school so far as quality and conscientious effort can be found anywhere, for Mr. Anderson is as untiring as he is conscientious and alert.

C. L. Bosworth, formerly of Smith's Business College, Sayre, Pa., has recently joined the teaching force of the Elliott Business College, Burlington, Ia.

Mr. C. D. Davis, a pupil in the School of Commerce, Marion, O., is now teaching the commercial subjects in the Central High School, Cleveland, O.

Striking evidence of the world-wide popularity of the Isaac Pitman sastem of shorthand is shown in the fact that the latest edition of the "Phonographic Teacher" issued by Messrs. Isaac Pitman & Sons, has on the title page the announcement of the three million two hundred thousandth edition.

Mr. Ashton E. Smith, a brother of Mr. S. O. Smith of the Willis Business College, Ottawa, Ont., and who is a graduate of that institution, has been appointed to the position of commercial teacher in Marion, O., College.

Mr. W. E. Haeseler of Springfield, O., who was recently with the Bliss Alger College, Saginaw, Mich., is now in the Commercial Department of the South Central High School, Spokane, Wn.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

BOOZE AND CIGARETTES.

Of course you do not intend to become a drunkard, and convert your mind into a menagerie of creeping reptiles, pink rabbits and grinning imps, neither do you expect to become a putty-faced cigarette fiend with intelligence minus. No one ever plans that kind of a finish—it comes for lack of planning.

Do you know how a man reaches the drunkard stage or the vacum minded, shriveled form cigarette stage? He reaches it by just one drink at a time or one cigarette at a time.

Of course a young man is not going to become a drunkard or even drink so that it will interfere with his business or prospects for promotion. Oh! no.

However, he isn't going to be prudish, but is merely going to be "sociable" when he is out with the boys. Anyway, what is wrong with a "harmless glass of beer" and a few "wild oats?" Honest, young man, you have been out with the boys and had some retreating chin hand you that line of feeble-minded talk, and what did you say and do? Did you say "no" and stick to it, or did you yield just to show them that you were a "man" and then let them "drink you under the table" where they intended to put you when they began.

Sometimes a young man yields because he fears that a refusal will lose him their friendship. Well, about all I have to say on that point is that anyone who would cease to be your friend because you refused to drink with him is mighty poor door mat material and to lose him would be a distinct gain.

The young man who expects to go through the world twice—first, foolishly, then wisely—has another guess coming. You will go through but once and you may as well get the maximum amount of pleasure out of it as you go along, and the one hundred thousand who go down to drunkards' graves every year in the United States will tell you that in order to do that you must cut out booze—not part of it, but all of it.

"I can take a drink, or let it alone." Ever hear that expression? Ever utter it? That is one of the best "pullers in" for the boose joint, and it is a second cousin of delirium tremens, and if you stick to it you will land in the Mission bread line.

Did you ever sit down all alone and plan out how you are going to become the great, big success that you have dreamed for yourself, and which you can surely make come true if you go at it right? Did that plan include booze and coffin nails?" If it did, just take time to visit a Reformatory or a City Mission or Police Court. There you will find the finished product—men and women who started out in life with high ideals and excellent prospects; who could "take a drink or let it alone;" who knew a glass of beer would not hurt anyone, and who wanted to be sociable. For shame that anyone should call the maudlin talk inspired by booze, sociability.

Anyway, what is there in a "social glass" for you? Does it bring you the right kind of friends? No. Does it improve you physically or mentally? No. Does it increase your finances? No. Then what *do* you get out of it? Let me tell you. You get a society that unfits you for home and office. You get a lessened vitality and a distaste for study and honest work, and if you stay at it long enough you get—fired from your position and from the society of people who are best able to promote your interests. Honest, would you trust a young man who associates with a crowd of boozers? Of course you wouldn't.

The big business men of the country, men who actively control and direct the large business interests do not booze. Just one glass may cloud the brain so that they may lose millions for themselves and their stockholders.

If there is any one thing that will separate a young man from ambition quicker than cigarettes, I have yet to hear of it. Cigarettes make the user irritable and in time renders one totally unfit to think connectedely or occupy a position of trust, and the shrewder business men refuse to employ a cigarette smoker. There is a great scarcity of young men for the more important positions in offices, and the chief cause is cigarettes. Cigarettes kill ambition, dwarf the intellect and stunt the physical structure of every youth who habitually uses them. Then why inhale them? That is the question, and the answer is up to you.

Every little while the big cigarette manufacturers cause articles to be printed, saying that the use of cigarettes is really beneficial. Let me tell you that anyone who says that booze or cigarettes are other than hurtful, is a direct descendant of Ananias.

Now, young man, do not pass this question to some one else. *You* must answer it and answer it right *now* if you wish to succeed.

Booze and cigarettes. Cut 'em out.

CLUB CHAT

Mr. G. C. Kreighbaum, a Zanerian of 1907, is now handling the penmanship classes in the Cleary Business College, Ypsilanti, Mich. Mr. Kreigebaum is a fine business writer, but his ability as a penman is excelled by his ability as a teacher. He tries to see that each one of his pupils are subscribers to the BUSINESS EDUCATOR. A fine subscription list was recently received from him.

THE BUSINESS EDUCATOR has been placed in the hands of a great many of the pupils of the Oelwein, Ia., Business University, R. E. Eklund, President. Mr. W. E. Letsch has charge of the penmanship. He himself is a good business writer, and he evidently intends to see that his pupils get the right kind of instructions.

W. C. Wollaston, principal of the Port Huron, Mich., Business University, recently reminded us that he is still conducting the same high-grade school, by remitting the price of a large list of subscriptions. Mr. Wollaston usually carries away more BUSINESS EDUCATOR certificates for the number of pupils he has than any other teacher in our profession.

From the Bliss College, Newark, O., where Mr. C. S. Jackson has charge of the Commercial Department, we acknowledge a nice list of subscriptions. Mr. Jackson has skill possessed by but few penmen, although his modesty prevents him from writing much for publication. From all reports he and his partner, Mr. Yates, are conducting an A No. 1 school.

E. C. Barnes, one of the hustling proprietors of the Barnes Commercial School, Denver, Colo., clubbed THE BUSINESS EDUCATOR again last month. By their persistent efforts and fair dealing the Barnes Brothers have built up a good school and THE BUSINESS EDUCATOR wishes them a continuance of their success.

One of the most persistent clubbers of THE BUSINESS EDUCATOR lives at Laurium, Mich. His name is E. P. Bower and he handles the penmanship in the Laurium Commercial School. He prepared as a teacher of penmanship in the Zanerian during the summer of 1908 and very favorably impressed all of those who knew him.

C. A. Robertson, penman in the McCormac Schools, Chicago, is on hand again this month with another club. We hear good reports from proper sources regarding Mr. Robertson's teaching ability. He is one of THE BUSINESS EDUCATOR'S best friends and one of its most consistent clubbers.

Mr. A. E. Cole, principal of the Commercial Department of the Tarentum, Pa., High Sceool, has favored us from time to time with subscriptions until nearly all of his students are subscribers to THE BUSINESS EDUCATOR. Mr. Cole is a young man who is rapidly working to the front as a commercial teacher.

Mr. H. G. Phelps, of the Phelps Commercial School, Bozeman, Mont., has favored us with nearly one-half a hundred subscriptions. This is unusually good considering the territory in which his school is located. Although the school is comparatively new it has been well patronized from the start.

Mr. J. W. Martindill, the skillful penman who has charge of the commercial work in the Watertown, Wis., High School, has been boosting THE BUSINESS EDUCATOR this year in a manner that is very satisfactory to the editors. Mr. Martindill is one of our most appreciative patrons.

LESSONS IN ORNAMENTAL WRITING

Norwalk Business College, Norwalk, O.

By D. N. Wonnell

Specimens, together with criticism should be a self-addressed postal, for mailed to Mr. Wonnell

INSTRUCTIONS

For this month's practice, I present to you the *U*, *V* and *Y*. These letters contain a shade peculiar to themselves, the compound curve shade. It is somewhat difficult to make right. Notice that the shade is heaviest at half its length. I would advise you to ***try lifting the pen in motion at base line***, then catch up the stroke very carefully and finish. This however is only a suggestion and you may find it easier to make it without lifting. I usually lift the pen at the angle in *U* and *Y* also.

In the sentence practice watch closely to keep the spacing between words uniform.

In the quotation, be careful to arrange words on second line so that the upper loops do not mix with lower loops above.

In sending me work for criticism, send not less than four or five pages, and send it in a long envelope if possible to avoid so much folding of paper.

No more work will be criticised in the BUSINESS EDUCATOR. Send me a self-addressed postal and you will receive your criticism written thereon.

Careful painstaking practice counts.

"He who would find himself must attempt things which try his powers."

WONNELL'S CRITICISMS

J. F. C., Penn. Glad you like the lessons. I am quite sure that you are making an improvement. The last batch of specimens is the best received from you yet "Study Form."

C. C. D., Kans. Your work is really beautiful. Surely you are not working very hard on the farm. Your work is so good that I passed it around my class to show them that arm movement can be used under all conditions. No doubt you are a penmanship teacher. My advice to you is to get into the harness and follow the profession of penmanship.

S. A., Ohio. How old are you? How long have you been practicing penmanship? I hardly know how to criticise your work until you answer the above questions.

F. B., Iowa. You are doing excellent work, considering the time you have been working at it. I presume you are a student of Kelchner's; fortunate for you if you are. If not, tell me the next time and I will try to give you more specific criticism. You will certainly be a winner after you have given it the necessary time.

W. J. E., N. J. G crosses too high. The finishing oval above the line is too small. The cap for F is quite graceful, but the part over the stem is not horizontal enough. Your work appears to have been written with too stiff a pen. Try to get clear cut shades. m and n too sharp at top. Try some wide spacing on small letter work.

E. E. W., Ohio. Yes, your work pleases me very much. Your shades are smooth and your hair-lines very nice. Loop of G too slanting. Your signature that you worked out is very good; but it does not altogether suit me. Maybe I will try it for you some of these times. It is not a very easy signature to write.

A. E. S., Iowa. How much instruction have you had in penmanship? How old are you? I cannot give you much criticism until the above questions are answered; only I might say that your ink seems to be rather stickey. Yet it does not look bad. I use Zanerian India ink, and prepare it according to instructions which go with it. Arnold's Japan ink and Worthington's ink are good, too.

G. E. L., Tenn. You write an excellent business hand and no doubt can succeed with the ornamental. I think you have gone a little to the extreme on movement; and in so doing, have sacrificed the form a little. My advice to you, therefore, is "Slow up."

G. L. D., Mich. You are coming fine. Personal criticism will be mailed to you.

J. A. N., Penn. See criticism for February.

F. W., Iowa. I am glad that you are enjoying my lessons. If you enjoy the work you are bound to succeed. Am glad you are improving in speed. Be careful now; don't go to the other extreme. Shade on F and T is too high. Make about 40 pages of 1.

E. C. E., Neb. Excellent work. All you need is good copies and lots of practice. Finishing oval of S carried a little too far to the left. Your loop letters are very good, but you appear to lose your nerve on f. I think it would pay you to practice on the lower part of f alone, making a few pages of it.

Z. C., Minn. Your work on the upper loop letters is very good indeed. The only criticism being, that you are a little careless at times in placing the pen on 1 after lifting it. Take a little more time. Your work on the f is very fine indeed. On S and L you don't get enough compound curve to the shades. Shades are too long.

J. R. B., Ill. You don't get heavy enough shades yet. Did you heed my former advice in regard to a more flexible pen? You do very good work in penmanship, considering the fact that you are doing manual labor during the day. I admire your grit in working on penmanship, and I can see some symptoms of victory.

E. H. G., N. Y. Thanks for the very frank and interesting letter from you. Mr. H. sends his cordial "National Greetings." You do very nice work with the pen, although I do not think you have reached your ideal or limit.

L. E. G., S. Dak. Yes, I think you can win a certificate. It may take you a year to do it, and you may do it in one-half that time; depending of course, on the time you can give the work. You have an excellent start on penmanship, and no doubt you will come out finely after while.

G. E. M., Kans. Your business writing is great, and you do some very nice work in the ornamental. You make your shades too long. In G the angle slants too much. Your I work is very nice. You need to practice most on capitals. If you could get a little more contrast in the hair-lines and shades of your capitals it would be an improvement. Study the flourish beginning J.

W. R. H., Iowa. You ask what is wrong. Nothing very serious. The main criticism is that your hair-lines are not smooth and clear-cut. I think that is mainly due to the pen that you used and possibly the ink and paper may be responsible in a measure. How long have you worked on penmanship? What is your ambition?

J. H. J., Ohio. I see a great big improvement in your work, but wont you please use black ink for all of your ornamental work? You made some letters that are almost perfect; such an improvement.

F. L., R. I. I think that you have reached your limit until you change your line of work. I doubt not, that you could become one of our best penmen even yet if you were to give it your entire attention. Some of the work that you sent me is very fine, but it seems that you cannot always depend upon your arm.

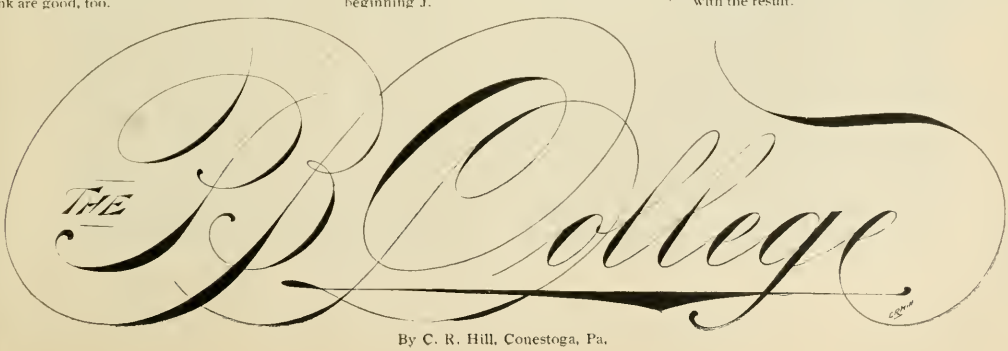
E. H. M., N. J. Make finishing oval of stem of F higher vertically in proportion to length, horizontally. You don't get loop of G long enough. Study closely the form of T and F. I refer to the cap which begins below the base line, swinging around and over the top of the stem.

J. H. F., Ore. Your work is all right for a starter; of course I could criticise it quite at length, but do not think that is the best thing to do on your first work. Get some good black ink; Zanerian India is good. You will find it advertised in the back of THE BUSINESS EDUCATOR. Try to make your shades shorter.

C. E. B., Vt. It appears that your pen did not work very well. We will blame the pen this time. Try to get your shades on G T and F shorter and not so high. Take a little more time on your small letters. This is similar to what I told you last month. I made this criticism before looking at my former one.

E. C. W., S. Dak. You sent me some very neat work. Oval of stem of T and F is not horizontal enough. Very hard to explain this in words. Maybe you will understand it. The cap for the stem letters is too small. Really about all you need is good copies and lots of practice.

S. O. S., Can. I think you might improve on your m and n, by studying closely the work of some of our best penmen. The fault is that your up-strokes of these letters do not curve enough. I do not believe that you have practiced enough to have reached your limit. You are an excellent writer now, but I know you realize there is room for improvement. I think that if you could occasionally put in five or six hours at a time following some of the best copies to be had, that you would be very much pleased with the result.



By C. R. Hill, Conestoga, Pa.

The handsome features which appear above belong to Mr. J. A. Knotts, one of our young commercial teachers. Mr. Knotts was born in Ness Co., Kans., July 15, 1885. He graduated from the public schools and taught three terms in that state, beginning at the age of eighteen. He then graduated from the Commercial-Shorthand and Penmanship Departments of the Salt City Business College, Hutchinson, Kans., where he was fortunate enough to come under the tuition of that well known penman, L. H. Hausam, to whom he gives great credit.

He is now principal of the Penmanship and Commercial Department of the Atchison, Kansas Business College. He states that he has a class of about thirty taking special work in artistic penmanship after school hours. Specimens of penmanship which he recently submitted show that he is capable in every way of giving such instruction. It is needless for us to say that he is an ardent supporter of THE BUSINESS EDUCATOR.

WANTED! A POSITION AS COMMERCIAL TEACHER
in a first-class school by one who has had considerable experience in business as well as commercial school work.
Address, INDIANA,
Care Business Educator, Columbus, Ohio.

FOR SALE Fine Business School In the Southwest, pays big money. Owner has two schools and wishes to dispose of one. Cash buys this.
Address H. H., care of
Business Educator, Columbus, Ohio

A FIRST-CLASS
Business College Man Wanted
to take an interest in a fine, rapidly growing school with first-class equipment. One of the best locations in the Middle West.
For information, address, Opportunity,
Care Business Educator, Columbus, Ohio.

New Home of
the Ransomerian School

I TEACH
Penmanship
BY MAIL

I won the **World's First Prize in Penmanship.** By my new system I can make an expert penman of you by mail. I also teach Book-keeping and Shorthand. Am placing my students as instructors in commercial colleges. If you wish to become a better penman, write me. I will send you FREE one of my Favorite Pens and a copy of the Ransomerian Journal.
C. W. RANSOM, 24B RELIANCE BLDG., KANSAS CITY, MO.

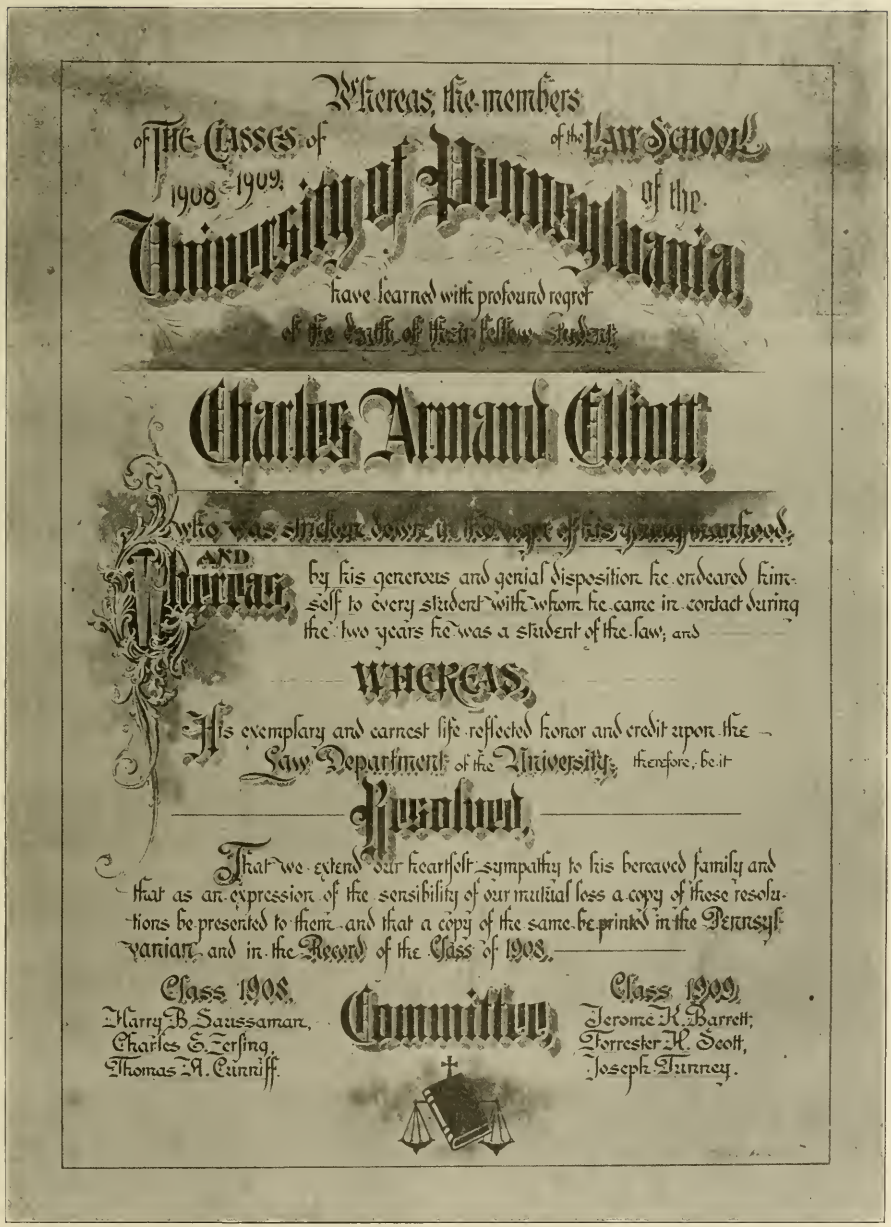
Dear Student:

This is a style of writing which, if properly called, is the bread-and-butter style. It is not only the kind in which there is dollars and "sense," but the kind that gives one that satisfaction of knowing the best there is to know in Penmanship.

It is the one style that has stood the test of time, having remained unchanged for centuries.

Respectfully submitted,
Charles W. Norder.

Practical and skillful Roundhand by Mr. C. W. Norder, Engrosser, Chicago, Ill.



Whereas, the members of the Classes of 1908 & 1909, of the Law School of the University of Pennsylvania, have learned with profound regret of the death of their fellow student,

Charles Armand Elliott,

who was stricken down in the prime of his young manhood,

AND

Whereas, by his generous and genial disposition he endeared himself to every student with whom he came in contact during the two years he was a student of the law; and

WHEREAS,

His exemplary and earnest life reflected honor and credit upon the Law Department of the University, therefore, be it

Resolved,

That we extend our heartfelt sympathy to his bereaved family and that as an expression of the sensibility of our mutual loss a copy of these resolutions be presented to them and that a copy of the same be printed in the Pennsylvanian and in the Record of the Class of 1908.

Committee,

Class 1908.
Harry B. Saussaman,
Charles S. Zerfing,
Thomas A. Cunniff.

Class 1909.
Jerome K. Barrett,
Forrester H. Scott,
Joseph Turney.

By P. W. Costello, Scranton, Pa., a most effective piece of engrossing.

One of the very best commercial teachers in the profession is Mr. A. B. Curtis, Penman and Accountant, in the Minneapolis, Minn., Business College. He was born, 1879, on an Iowa farm. He attended the district schools until 1899, when he entered Simpson College, Indianola, Iowa, for the four years' course. He disliked penmanship but made splendid progress in bookkeeping, correspondence, grammar, etc. One day Prof. E. L. Miller said to him: "Your Bookkeeping is 'O. K.' but your penmanship looks like Horace Greeley's of old."

He received his diploma, 1900, for the full commercial course and the next year assisted Prof. Miller for his tuition. The following year he assisted for his board and tuition, and then accepted a position as stenographer and bookkeeper to the Secretary and Treasurer of Iowa College at Grinnell. After four months, he went to the Minneapolis Business College, August 27, 1903. In 1906 he resigned and took charge of the Hutchinson, Minn., Business College, but returned to the M. B. C. in 1907.

Notwithstanding his apathy for writing he is now one of our best ornate writers, and last fall was awarded the Professional Penmanship Certificate issued by THE BUSINESS EDUCATOR. He has been a constant reader of THE EDUCATOR during the past five years and attributes his success as an ornamental writer to the excellent lessons given in it.

WANTED- A First-class Experienced teacher of the Commercial Branches (no shorthand), able to take charge, if necessary, of business practice offices, and to solicit. Sadler-Rowe bookkeeping. One who can teach penmanship preferred. Excellent opportunity and permanent position with a well-known and high grade business college, located in a middle Atlantic state. Instructions: State age, experience, church affiliations, if any salary (12 months), and send testimonials (rather than refer), in reply to this.
Address, Permanent Position,
Care Business Educator, Columbus, O.

WESTERN SCHOOL FOR SALE

One of the largest, oldest, best equipped Business Colleges on the Pacific Coast for sale. This is not a *cheap* proposition but an *excellent opportunity* for two live young men with some money to invest. ADDRESS H,
Care Business Educator, Columbus, Ohio.

TYPEWRITING SPEED DRILLS

Fifty snappy, well graded lessons in typewriting, leading from a low rate of speed up to 75 words per minute. Nothing so carefully graded from one speed to another has heretofore appeared. The ascent is so easy and gradual that you hardly realize the increase until you find yourself in the ranks of the rapid operators. The price:

FIFTY LESSONS FOR FIFTY CENTS
Send Stamps or M. O.
C. E. BIRCH, Lawrence, Kans.

IF YOU WISH TO EARN
while you learn, write to
Parson's Penman, Keokuk, Ia.
My propositions and price lists will interest you. They are free.

Business College for Sale In thriving city of Ohio, of about 20,000 population. Other business interests prevent us from giving it the attention it should have. Address P. C. care of Business Educator, Columbus, O.

WANTED To buy Commercial School in city of not less than 25,000.
Address, BUYER,
Care of Business Educator, Columbus, Ohio.

NOTICE!!!
PENMEN AND CARDWRITERS can more than double earnings by getting one half pt. bot. of "Has the Raised Effect" embossing fluid for monograming stationery *by hand*. 50c enough to make $200 clear profit. Anyone who can write can use it. Every lady of taste uses monogram paper when she can procure it without the expense of a steel die. Send 35c for a bottle of linen stationery with your monogram in gold. Calling cards 16 for 25c
AGENTS WANTED
A. W. H. ROKISH, 205 Catherine St., Syracuse, N. Y.

FOR SALE AT A BARGAIN

A Business College located in South Central State. Well equipped, extensively advertised, and no school has better reputation. Will sell at a sacrifice on account of other interests demanding proprietor's time. ADDRESS A. B.
Care Business Educator, Columbus, Ohio.

YOUR SIGNATURE
Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,
E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

FOR SALE

A well established Business College in a rapidly growing town on the Pacific Coast. 30,000 population to draw from. Personal reasons for selling
Address, **PACIFIC,**
Care of Business Educator, Columbus, Ohio

ENGROSSER WANTED
ONE HAVING EXPERIENCE IN ENGROSSING DIPL MAS.
Send samples with full particulars as to speed, salary, etc.
ROUNDS-THURMAN CO.
1505 Schiller Bldg., CHICAGO, ILL.

WE TEACH
Scientific
PENMANSHIP
by Mail

Have you failed to acquire a rapid business hand, or an accurate professional style by old methods? If so, enroll with us, as we guarantee to make you an expert or refund your money.
Send 25 cents for full information and your name written in 12 different combinations.
KEWANEE BUSINESS COLLEGE
101 Main St., KEWANEE, ILL.

L. W. Karlen, Policy Engrosser, Equitable Life Insurance Co., Des Moines.

A. J. Karlen, Policy Engrosser, Bankers' Life Association, Des Moines, Ia.

For Sale.

A well equipped Busisess College in a western city of ten thousand inhabitants. A money making school. Other school interest my reason for selling.
Address, P. P.
Care of Business Educator, Columbus, O.

TYPEWRITERS
NEW AND SECOND HAND
Some of Them but Slightly Used.

ALL OF THE BEST AMERICAN MACHINES
Remingtons $20 Densmores $18
Smith Premiers $25
Olivers . . $30 Underwoods $40
Also all other machines from 40 to 80 per cent lower than regular dealers prices.
We guarantee them to be in perfect condition. We send them to your nearest express office C. O. D., with privilege of examination before paying.
Send for our free catalogue, price list AND 5 DAY TRIAL OFFER
EASTERN SALES CO.
192 WEST BROADWAY
NEW YORK
DEPT. 317

Ornamental capitals by Mr. L. W. Karlen, Policy Engrosser, Equitable Life Insurance Company, Des Moines, Iowa. This is one of the finest sets of capitals ever presented in a penman's paper. They are splendid models for imitation.

THE EVOLUTION OF A SIGNATURE.

By Fred S. Heath, Concord, N. H.

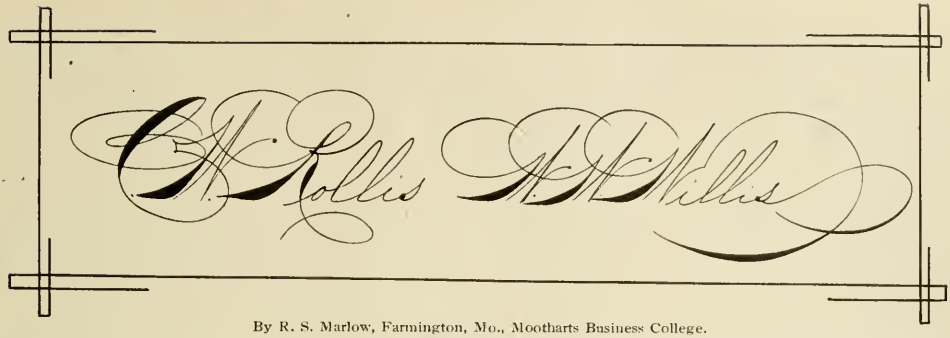
When the novice looks upon an elaborate, skillfully executed signature the first query that naturally arises in his mind is how the author ever discovered such a harmonious blending of lines, shades and ovals. And he goes to work upon his own name, perchance, and expects some new and finished combination to spring full grown from his pen. Few really new combinations come that way. They are rather an evolution or development growing out of careful study and experiment. Some portion of the new signature is first suggested to the mind. This is worked up and other parts are suggested and added until the complete signature, harmonious and balanced, is mastered.

To make this clear some simple illustrations are given. We wish to make a simple but graceful signature of Mr. Zaner's name. First we write it with simple, unconnected letters (No. 1). We see at a glance how readily the C will connect with P (No. 2). Looking at this carefully we see that the long stem P is more graceful, also that the ovals of P and Z do not balance well. No. 3 is the result of these changes. We now see how easily a graceful flourish may connect P and Z, and our signature reaches its complete stage (No. 4). But in Nos. 1, 2 and 3 we have paid little attention to the niceties of execution, our aim having been to suggest the relationship of the several parts. But now that we have built up the main idea we will watch every detail of our completed signature, putting into it all our grace, dash and skill.

We would like another combination of the same name, which shall be more out of the ordinary. Let us begin again with simple unconnected letters. This time we will take another form of P and see what we can make of it (No. 5). The beginning ovals of C and P appear to crowd—are not in perfect balance. We note that they are about the same size and shape. Can one oval serve for both letters? Let us try (No. 6). Very good, but we find that the last line of C falls so close to the stem of P as to spoil the appearance of both, so we will finish the C with an oval below the line. We also observe the same trouble with P and Z which we found in the other signature. The beginning oval of Z is therefore omitted. We now have No. 7. The small oval or loop between the main strokes of C and P looks crowded and out of place. Let us omit it; also let us connect the stem of P with Z. We now have our complete signature. We add the final flourish around the small letters so as to make the signature as different from the first as possible. As in the former instance we will put all our skill into play as we write the finished signature.

No. 9 is rather intricate. Yet it is built up from very simple forms. The steps of development are not given. Let the reader work them out for himself. Study of this kind will greatly increase your powers of perception and develop originality. The skilled penman often works out signatures without putting all the steps upon paper. With him it is more frequently a mental process. But for the amatuer the method we have suggested is best.

An excellent imitation of the writing of Mr. F. B. Courtney by H. K. Williams, Albin-Williams Studio, Portland, Ore.



By R. S. Marlow, Farmington, Mo., Mootharts Business College.

WANTED Commercial and Shorthand teachers to know that they can secure the best positions through the *Central Teachers' Agency.* Established 1899. Registration free; vacancies everywhere. Drop us a line today.

E. C. ROGERS
MANAGER
20 E. Gay St., **Columbus, O.**

The Pratt Teachers' Agency
70 Fifth Ave., New York
Recommends teachers to colleges, public and private schools.
Advises parents about schools.
WM. O. PRATT, Mgr.

An Increasing Demand for Commercial teachers, stenographers, typewriting, bookkeeping, penmanship, and allied subjects. Personal recommendation for positions in high schools, Business Colleges, Universities. Salaries $600 to $1800.
Your desires realized through **The THURSTON TEACHERS' AGENCY.**
Free enrollment until March 1st. Send for booklet
ANNA M. THURSTON, Manager
378 Wabash Ave. Chicago, Ill.

YOUR TURN MIGHT BE NEXT
If You Were enrolled with Us.
We are placing 'em right along. Schools are looking for teachers for next year already. They know it will be a banner year. If you are thinking of making a change, it will cost you nothing to enroll with us. If we don't place you, we will be the losers. Penmanship essential.
U. S. COM'L TEACHERS' BUREAU, CHILLICOTHE, Mo
G. W. Beckler, Secretary.

Indiana Business College
Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.
Qualified Teachers
In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.
Prospective Students
Of a business college should send for our literature. Write:
Indiana Business College
Box 353, Indianapolis, Ind.

IT IS TIME TO PREPARE for the new school year. We call the attention of school managers to our facilities for providing first class teachers on short notice. If you have never tried us let us show you what we can do. We'd like to quote what some satisfied people have said about us, but we haven't time. And we want all good teachers to register and be ready. **UNION TEACHERS' BUREAU, 229 Broadway, N. Y.**

UNIVERSITY MEN WANTED Four men are wanted for exceptional positions in a great school of commerce which is now being organized. Each applicant must be a high class specialist in one of the following subjects: Penmanship Arithmetic, Shorthand or English. Salary $1200 to $2000 *or more.* We shall have many other openings for competent men and women. It may mean much to you to have your registration in our files. No advance fee required. Write us.
***The* SPECIALISTS' EDUCATIONAL BUREAU**
ROBERT A. GRANT Manager WEBSTER GROVES, ST. LOUIS, MO.

A HOST OF OPPORTUNITIES
Are Open to the Members of the
CONTINENTAL TEACHERS' AGENCY
Bowling Green, Kentucky
Plenty of Places for Capable People. ***Free registration if you mention this Journal***

SUMMER SCHOOL FOR COMMERCIAL TEACHERS
The Summer School for commercial teachers to be conducted by the Rochester Business Institute this year will open July 6th and close August 13th. During this special six weeks' term our usual complete schedule of the pedagogy of the commercial subjects will be given Our bulletin gives the particulars.
Many prospective students for this course who desire advanced instruction in the Commercial texts are planning to begin work with us one, two or three months in advance of the special summer session. Inquiries cheerfully answered by correspondence. Our representative will take pleasure in giving personal explanations to inquirers at the E. C. T. A. Convention at Providence, April 8th, 9th and 10th.
Rochester Business Institute, Rochester, N. Y.

23 POSITIONS $1000 to $2700 This is written Feb. 1. Today we have open--most of them for next summer or next fall--23 positions paying from $1000 to $2700. Fifteen of them require no evening teaching. Eleven of them are in excellent high schools, normal schools, colleges, and academies.
We are receiving indisputable evidence of a remarkably active season soon to open. Our plan subjects teachers to no expense unless we find for them a position that they decide to accept. Of course no business-like teacher would think of accepting a position unless it should represent a sufficient betterment to justify our commission charge. The risk and the work are ours. The decision rests with you. We may lose at least our time and labor, if you enroll with us--for you may get a position through some other source. You cannot lose anything. We especially want high-grade, experienced teachers, although each year we place many beginners, **Especially Young Men Who Write Well.** May we help you? Make up your mind now.
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

SPECIMENS

Some very artistic penmanship is hereby acknowledged from Mr. W. J. Slifer, of the McPherson, Kans., College.

Mr. J. F. Bowers, La Junta, Colo., formerly of McPherson, Kans., College, is doing some very creditable pen portrait work examples of which we have recently had the pleasure of examining.

Mr. John W. Gearhart, Fifteen, O., submits specimens of his own work together with some of his students', which are very fine. He is a fine business penman. Some of his pupils, however, are following him very closely. He and his pupils both follow the lessons given in THE BUSINESS EDUCATOR.

Mr. C. R. Tate, of the School of Commerce Cincinnati, Ohio, is writing a very up-to-date and practical style in copper plate script, as shown by a package of cards recently received in connection with a subscription.

Mr. W. H. Earles, penman and commercial teacher in Stanley's Business College, Macon, Ga., has sent us specimens of his pupils' class work, which is all very uniform. Nearly every pupil is writing with a free arm movement. They are using the Arm Movement Method of Writing and both teacher and pupils should be congratulated upon the results they are achieving.

A well written letter in a running business hand and some flourished designs for envelopes are hereby acknowledged from Mr. I. C. Collcord, Healdsburg, Calif.

Mr. C. H. Blaisdell, the efficient teacher of practical penmanship in the Rhode Island Commercial School, Providence, R. I., in remitting $1.00 for a renewal of his subscription says, "This is the seventh time that I have remitted for THE BUSINESS EDUCATOR, and each year I enjoy more than the year before, sending $1.00, as I think the paper is certainly progressing." Mr. Blaisdell also sent specimens of his pupils every day practice work which shows the high grade work done by the pupils of the R. I. C. S.

We have received specimens from the sixth grade pupils in the Pillsbury School, Muskegon, Mich., Miss Lenna M. Rovick, supervisor of writing, which we have never seen excelled, if equalled. She is to be congratulated as well as the pupils and teacher for the results secured. The writing is specially strong and graceful, clearly indicating that it was done with the arm movement and not with the fingers.

We recently had the pleasure of issuing some certificates to the grammar grade pupils of the public schools of New Albany, Ind., Miss Charlotte M. Ziegelbaur, supervisor. They are teaching and using Arm Movement Writing with the result that they are getting a good deal of practical writing in the upper grades of New Albany. It has not been long since pupils of the business colleges were the only ones to receive certificates, but the public schools are rapidly catching up with the procession of practical writers.

One of the best letters written in the ornamental hand recently received at this office is from the pen of Mr. J. A. Snyder, the capable teacher of penmanship in the Ferris Institute, Big Rapids, Mich. The work before us clearly indicates that if Mr. Snyder continues his practice he will soon be one of the few topnotchers in the penmanship field.

The pupils of McCann's Business College, Mahanoy City, Pa., are getting all that is coming to them in the way of penmanship instructions. The work in that institution is in charge of A. M. Toler, who is a very skillful penman and enthusiastic teacher. Specimens of work recently received show that the pupils are doing their part.

Specimens of penmanship are received from Mr. A. L. Peterson, Holdrege, Nebr., including business and ornamental penmanship and flourishing. He has the making of one of America's very finest penmen.

C. P. Eberhart, who has charge of the Commercial Department of the Steubenville, O., High School, is getting splendid results in penmanship, as evidenced by some of the high grade work we have just received from the pens of his pupils. He states that these pupils have been practicing but three 40 minute periods a week. But at that the pupils are doing nearly as well as pupils in Business Colleges who have five periods a week.

Mr. Richard Blossom Farley, son of our well known, highly esteemed and skillful professional penman and teacher, Mr. D. H. Farley, of Trenton, N. J., exhibited his work at the 104th annual exhibit of the Academy of Fine Arts, Philadelphia, during holiday time. We are pleased to thus announce the success of Mr. Farley, Jr.,—a success in keeping in the art world, with that of his father in the penmanship world. We congratulate both.

We know of no school that is getting better results in penmanship than those secured by the Union Commercial College, Charlottetown, P. E. I., Can., C. H. Pruner penman and teacher. Thirteen specimens of work was recently submitted to us, every one of which was up to our requirement for a certificate. Mr. Pruner has given us an account of how he stimulates interest in his penmanship classes which will be found in another column of this journal.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

GROWING
BIGGER AND BETTER

Full account of the new home of the Ransomerian School of Penmanship will be published in the new edition of the Ransomerian Journal which will be from the press about February 25.

It also contains some of the finest specimens of penmanship ever published, coupled with many portraits of its successful students who are some of the most widely known teachers and business educators of the profession. If you wish a copy of this large 16 page journal, write me. It is free.

216 Reliance Building,
KANSAS CITY, MO.

Is your school organized as a selling force?

Every schoolman suspects, if he does not know, that he wastes a lot of money in advertising.

I can show you how to avoid the waste. This plan costs about a dollar a student and you keep the dollar until the enrollment.

It saves money—gets more results. To save time, write me a long letter describing your past advertising.

M. W. CASSMORE
122 E. 55th St., Seattle Wash.

Who, to-day, would think of buying a key-winding watch? Then why buy an old-fashioned dropper-filler fountain pen which is certainly more inconvenient and a greater nuisance than a key-winding watch, and fully as antiquated?

Drinks Ink Like A Camel

CONKLIN'S SELF-FILLING PEN

fills itself by dipping in nearest ink-well and pressing Crescent-Filler. No bothersome dropper—no fussy preparation—no mussy fingers—no cussy atmosphere. Can't leak or sweat. Writes as easily as filled. The most improved and up-to-date fountain pen made. Sold by

CHAS. E. BEAR
P. O. Box 182, Madison Square Station NEW YORK

Philadelphia, May 17, 1908.

Messrs. Zaner and Bloser,

Columbus, Ohio.

Gentlemen: I am submitting this letter as a specimen of my Engraver's Script.

I sincerely hope it will be an inspiration to the readers of the Business Educator who are interested in this line of work. It is very practical and profitable, and is well worth mastering. I can testify to this fact for it has been the means of earning many dollars which I could not have otherwise earned.

Very truly yours,

Charlton T. Howe.

1747 Hilton Street.

A master piece in Engrossing Script, photographically engraved the same size of the original writing.

"The Day of the Jack-of-all-Trades is over."

From J. P. Wilson's Modern Business College Catalog, Seattle, Wn. Mr. G. S. Henderson executed the script—also the title-page of the B. E.

Lessons in

Roundhand

W. A. Baird,
118 N. High St.,
Columbus, O.

In this lesson you have nine capitals, quite enough to become acquainted with in one month, some of these letters are bound to trouble you to some extent, but if they were too easy they would not be worth while learning. These letters are more difficult than those in the preceding lesson but from the practice you have now had they will perhaps be mastered by you in less time. You will discover that some of the strokes used in the last lesson are also employed in making some of the letters appearing this month. If you study carefully before you practice you will discover a certain relationship in letters that will make their execution easier for you. You are too likely to regard each letter as being made up of entirely new principles, and that being the case you will have a harder time mastering them.

The *I* has for its main stroke the same principle used in the first part of the *H* and *K*, it has a little more curve than in those two letters but the principle is the same. Begin the *I* with a hair line and give it plenty of curve at the top, the dot at the bottom is one half space above the base line. The second shaded stroke should cross the first about one space above the base line. This second stroke is not shaded as heavily as the first.

The *J* will be a difficult letter on account of its great length, it is five spaces long, three above and two below the base line, give the *J* plenty of curve in the main stroke which begins the same as the *I*, the bulk of the shade is below the base line. You can continue the first stroke and make the loop without raising the pen or you can make both sides of the loop downward as per instructions given on the lesson in lower loop letters. The second shaded stroke in the *J* is the same as in the *I*.

The *S* is three spaces high, the main shaded stroke contains the same principle as the *I*. The *S* may be made in three strokes, first, the main shaded stroke, second, the stroke forming the loop and third, the stroke to the left of the stem. The dot at the bottom is one half space above the base line.

The *L*, if I may judge from my own experience, is one of the hardest if not the hardest letters in the alphabet. The main stroke must be well curved and the loop on the base line long and narrow. The upper part is the same as the *S* and may be made either with three different strokes as given in the instructions for making the *S* or it may be made with one stroke. I prefer the latter.

The top part of the *G* is the same as the *S* and *L*. The *G* may have either two, three or five pen liftings. The main shaded stroke in the top of the *G* is slightly curved and extends to within one space of the base line. The shaded stroke which forms the lower part of the *G* is the same stroke as is used in the *I* and the stem of the *S*, but is only one and one half spaces high.

The *C* is three spaces high, the upper part is the same as the *G*. The shade on the main stroke begins about one-half space from the top and ends about one half space from the base line. Be careful not to curve this stroke too much. The shade on the oval formed at the bottom is added after the letter has been completed.

The *E* is a difficult letter and will require much practice. The first form given is the standard but the other seems to be more popular. The lower part of the *E* is the larger and resembles the lower half of the *C*, be careful as to the size of the loop at the center of the *E*.

The main stroke in the *T* is but two and one half spaces high and is the same principal as that used in the I. The oval made in forming the top is more slanting than the stem, avoid getting one side of this oval flat.

The *F* is made exactly the same as the *T* with a hair line crossing the stem about one and one half spaces above the base line well curved.

There is enough in this lesson to keep you busy, but cheer up for the worst is yet to come.

BAIRD'S CRITICISMS

F. L., Bristol, R. I. Your work on the Dec. and Jan. lessons shows some improvement, your upper loops are better than the lower loops. You should study carefully the shape of the shade in the loop letters. I would advise you to read instructions in September and October number regarding pen liftings.

C. E. A., Pa. Your work on lesson 5 looks good. Watch spacing of letters following small *o*. You are inclined to keep the loops too wide. Put in more time on the capitals, the shaded strokes in the I and H should be practically straight. The oval in the *A* is too small.

Z. C., Hartland, Minn. Your ink is poor and some of your work has the appearance of having been done in a rush. I believe you could learn to write Script fine if you gave it the proper attention and time. Let me have your best work on the next lesson.

R. L. H., Wellsville, Pa. Your work is scattered out too much and is larger than the copy. Work slower and with more care. See criticisms to F. L. as to pen liftings.

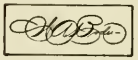
C. E. B., Winooski, Vt. Study the shape of the loop and the shape of the shade. Your ink is too glossy, do not use too much Gum Arabic as it prevents the ink from flowing freely. See instructions regarding pen liftings in September and October number, they will help you wonderfully if you follow them.

EXECUTIVE COMMITTEE

National Penmanship Teachers' Association, 1909

Chairman, Mr. R. L. McCarty, Spencerial Commercial School, Louisville, Ky.
C. C. Lister, New York, N. Y.
C. W. Ransom, Kansas City, Mo.

The above names were recently received from President L. E. Stacy, Meadville, Pa. Either Mr. Stacy changed his mind (a most commendable thing to do), or we were misinformed when we announced in the February number the names of Adams Zaner and Ransom.



I will write your name on one dozen **CARDS** for 15 cents
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

I I I Insurance J J J Joinings

S S S Spacing L L L Learning

G G G Graceful C C C Companies

E E E Earnest T Taste F F Friend

Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

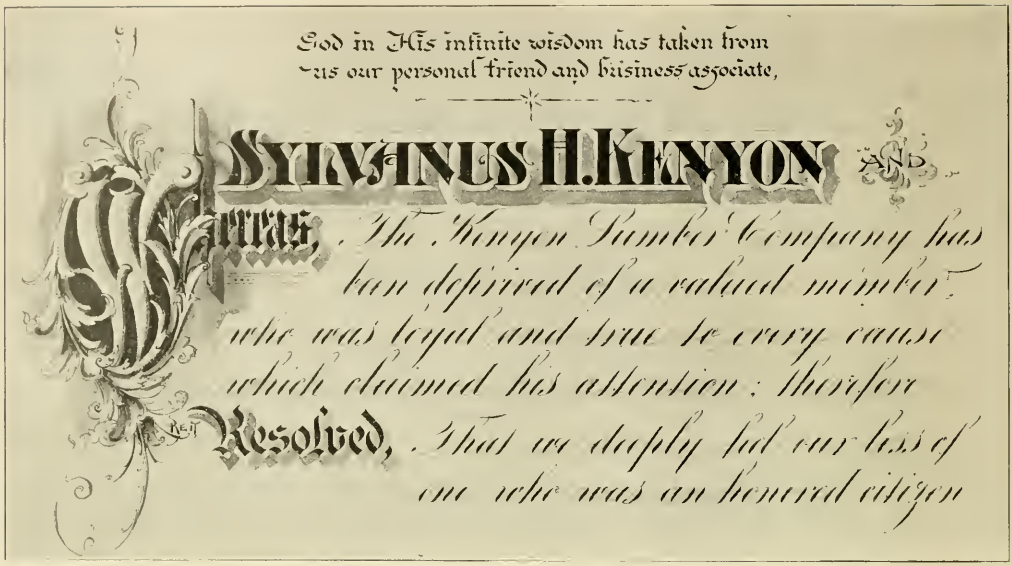
WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company

DES MOINES, IOWA

By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.

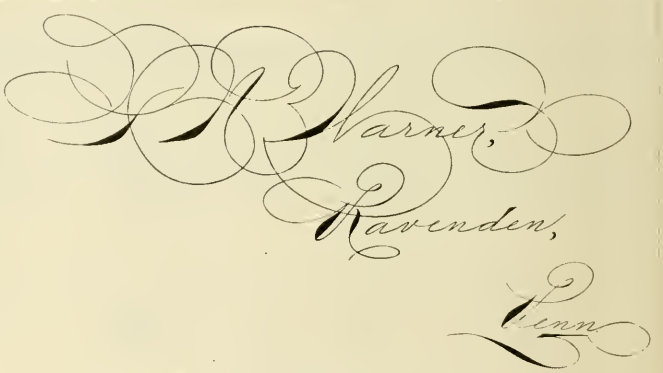


DESIGNING and ENGROSSING
By
E. L. BROWN,
Rockland, Me.

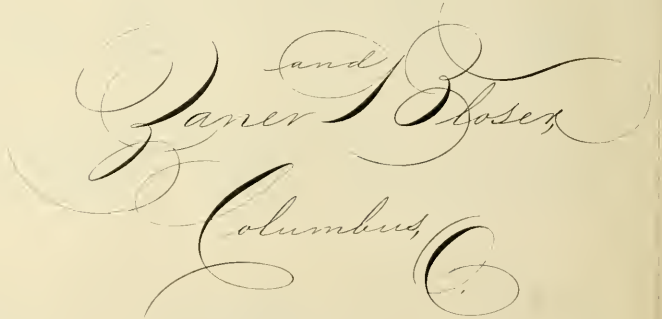
We will take for this lesson the part of a set of resolutions following the heading given in the January number of this journal.

Lay off this design about 14 inches from left to right, giving special attention to the arrangement of the wording, roughly suggestiog the style and character of the lettering and decoratioo. The letters of the name "Sylvanus H. Kenyon" should be at least five-eighths of an inch high, those of the word "Whereas" about one-half of an inch high, and the extreme height of initial "W" should be 3¼ inches. Rule lines for height of script one-fourth of an inch apart, leaving a space of one-half of an inch between script lines.

Give especial attentioo to the initial "W," and its decoration, drawing same in pencil very carefully before inking. Use waterproof Iodia ink on the lettering, and aim for uniform spacing, also smooth, clean cut letters. Next add the water color, using clear lamp black, or lamp black with a few inches of Payne's gray. It will require some careful study and practice to acquire the knack of color handling, and the studeot must not be discouraged if his first attempts are failures. Use the color freely and work rapidly, carrying the brush along over the surface with the drawing tilted a little so the color will readily follow the brush. Use a brush filled with pure water for blending purposes, for instance in finishing the decoration on word "Whereas." The background of "W" was made red composed of vermilion aod crimson lake, and when perfectly dry given a wash of lamp black. A little red was left io places giving a very pleasing affect.



By H. K. Williams, Albin-Williams' Studio, Portland, Ore., being an imitation of the work of late, skillfull C. C. Canao.



By H. L. Darner, Assistant Instructor in the Zanerian.

BOOK REVIEWS

"The Little Violinist" and other prose sketches by Thomas Bailey Aldrich, in the Amanuensis style of phonography, by Benn Pitman and Jerome B. Howard. Printed by the Phonographic Institute Co., Cincinnati, O., is the title of another of those booklets which this firm publishes from month to month. These splendidly written, engraved and printed publications must be hailed with delight and enthusiasm from time to time by the writers of this system. They must have a large sale to justify the large expense to publish so many of them.

"Accounts, Their Construction and Interpretation" for Business Men and Students of Affairs by Wm. Morse Cole, A. M., Assistant Professor of Accounting in Harvard University, Houghton Mifflin Company, Publishers, Boston, New York and Chicago, 345 pages, cloth bound, well printed, is the title, size, etc., of a most excellent book devoted to the subject of Accounts. The rapid development of the resources of this country, and a consequent increase of business, resulted in hap-hazard methods of taking care of this business by way of proper inventories and accounts bearing upon costs of production and distribution; of raw material and their manufactured products. A large number of large failures are due to incompetency in the Accountancy department, where relative values, should finally be shown and the true condition of business revealed. This book deals with the fundamental principles of Accounts rather than with Bookkeeping. It explains the essentials of Bookkeeping and Accountancy rather than aims to develop specific methods for various lines of business. The first part of the book is devoted to the principles of Bookkeeping while the second part is devoted to the principles of Accounting. Any one interested in the subject of Accounts, ought we believe, to be a possessor of this book.

"Lincoln's Address at Gettysburg" has been handsomely engrossed and illuminated by Mr. W. E. Dennis, Brooklyn, N. Y., 357 Fulton St., with whose skillful and artistic work most of our readers are familiar. In this specimen of art work Mr. Dennis has done the subject and himself full justice. It is just such a picture as should be framed and exhibited in every school room, containing, as it does, one of the tersest speeches ever made, and handsomely embellished by one of America's leading engrossing artists.

"Beers Live Wire," Volume 1, No. 1, January 1909, Beers Publishing Co., New York. Toronto and Liverpool, is the title of a new shorthand magazine devoted "to those who think," as the author expresses it, and incidentally also in the interests of Beers' shorthand. It is certainly a live proposition in the publication line. We have glanced through it with a good deal of interest, amusement and profit. The engraved plates therein, with light-line Gothic notes at the bottom, are creations of neatness and practicability. "Beers Live Wire" appears to be neither deadly nor devilish and is therefore well worth looking into.

"Typewriter Bookkeeping" by Ira S. Brown M. E., published by the Underwood Typewriter Co., New York City, N. Y., 30 pages, Maroon paper cover, is a work that is quite timely and progressive. Persons interested in this phase of work (and where is there the business college man who is not?) will do well to look into this new mode of record, which is destined more and more to play a prominent part in the world of accounts. And the typewriter seems destined to invade the world of accounts quite as successfully and as extensively as it has invaded, during the past, the great and expanding field of correspondence. Certain it is that there is a great deal of laborious work being done with the pen that rightly should be done by a more effortless and expeditious method. Certain it is, too, that no one hails with more delight this improved method than THE BUSINESS EDUCATOR.

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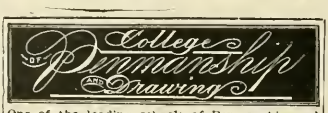

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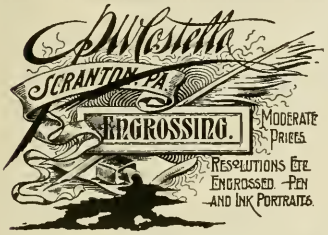

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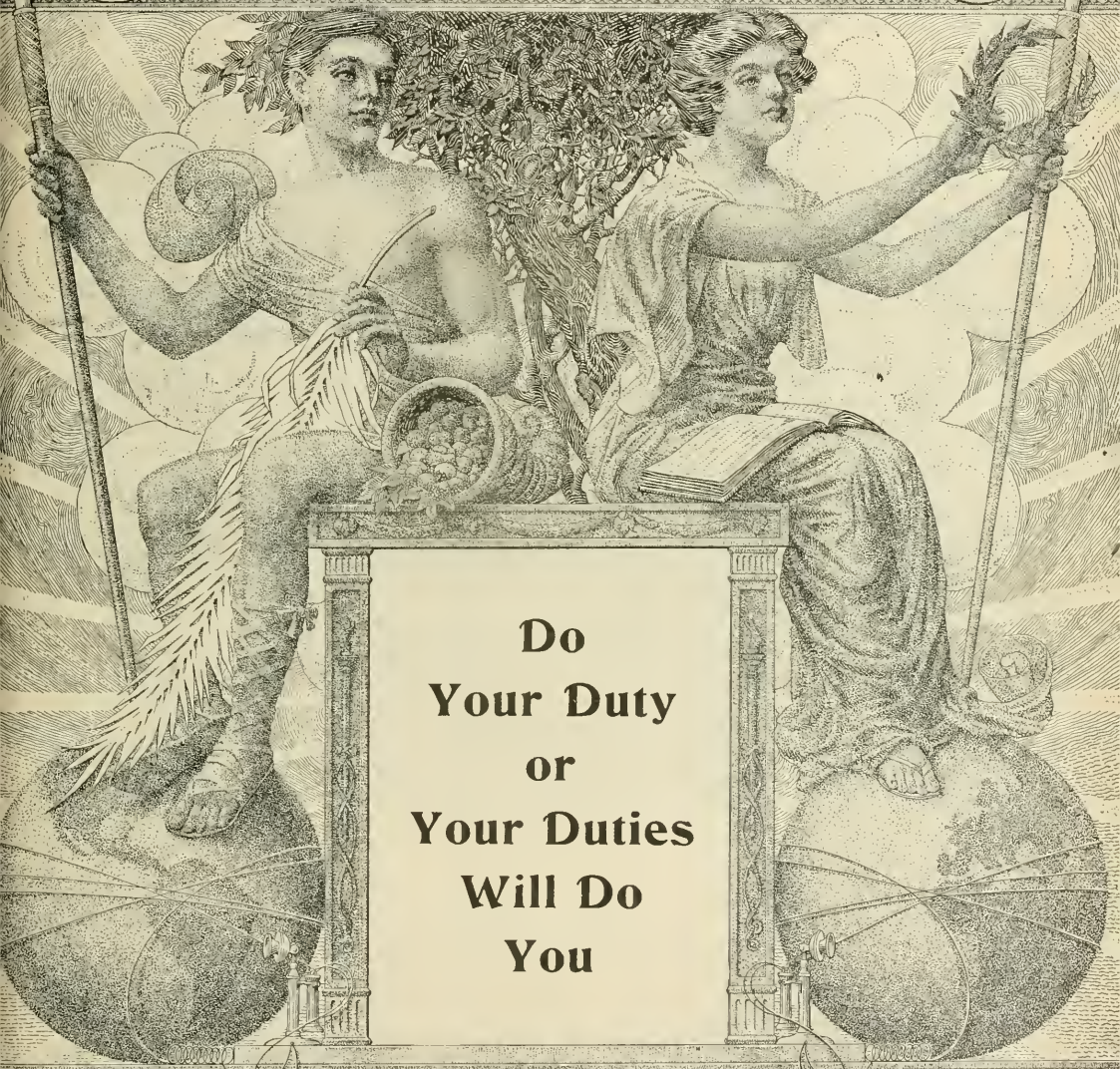

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OFFICIAL REPORT

DRAKE SCHOOL			SPENCER SCHOOL		
PUPIL	Aug. 29 Total Words Credited	End of Contest Oct 24 Total Words Credited	PUPIL	Aug. 29 Total Words Credited	End of Contest Oct 24 Total Words Credited
Ada Munson Edith Evans Seville Smith Anna Lohse Salome Tarr J. W. Rush	4576	5121	Clara Boorman Mildred Payne Gladys Taylor E. Buermeyer A. Jarvis E. Decker	4330	5293

Examine the figures in the above report. Note that at the end of four months, August 29th, the Gregg students were (4576—4330) 246 words ahead, then look at the close of the Contest, October 24th, when Chartier students were (5293—5121) 172 words ahead. A clear gain for the Chartier students in less than two months of (246 plus 172) 418 words on the Gregg students. Think of it, 418 words, a gain for each Chartier student over the Gregg student of 69 2-3 words in two months, August 29th to October 24th.

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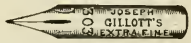

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"Heart to Heart Talks with the Office Assistant,"

and it is crowded from cover to cover with just those things that every young man and young woman should know who wants to make good in an office. You cannot get this information in school, and a business man will not tell you until he is ready to fire you, because he thinks you ought to know. This little book tells, in plain language, how to avoid the small mistakes that lead to failure, and it tells it from the business man's standpoint. It is worth a hundred and fifty dollars, or more, to any ambitious boy or girl, but it costs just 15c. It will save you many a heartache, put new life into you, and if you follow its teachings your advancement will be swift and sure. No circulars.

Send 15 cents today.

E. D. SNOW — **HORNELL, New York.**

ROCK ISLAND, ILL., *Feb. 20. 1909.*

MESSRS. ZANER & BLOSER,
COLUMBUS, OHIO.

GENTLEMEN:—For many years I taught penmanship without a text of any kind, writing all copies on the board. I believed then that the results obtained were all that could be desired. However, since I began to use "The Zaner Method of Arm Movement Writing Compendium" three years ago, I have been agreeably surprised to find that, with the use of this penmansphip text, good writers can be turned out in one-half the time required before. And it is but natural after all. The pupil has before him constantly the inspiration of good copies, not only in the school room but also when he is practicing in his private room. I must say that in many cases the results have been remarkable.

I shall certainly continue to use "The Zaner Method of Arm Movement Writing" in my writing classes, for in my opinion there is no better text.

Wishing you success, I remain,
Sincerely yours,

C. L. KRANTZ,
For eleven (11) years with
Augustana Business College.

A Clean Sweep for the

"New Typewriting"

Professional and Amateur Contests Won by Advocates of CHARLES E. SMITH'S

"Practical Course in Touch Typewriting"

At the National Business Show, Madison Square Garden, New York; October 22, 1908, Miss Rose L. Fritz demonstrated her supremacy over all competitors by again winning the Silver Trophy (value $1,000); Leslie H. Coombes won the Gold Medal and Title of Champion Typewriting Amateur, and Miss Celia Shaurauth beat the one-year record by seven words a minute.

THE REASON

The reason of the phenomenal success of "A Practical Course" rests mainly in the scientific and pedagogical way in which the student advances while mastering the keyboard. The strong fingers are not strengthened at the expense of the weaker fingers; neither are the weak fingers wearied with drills in advance of their more nimble brothers. **All the fingers are trained all the time**, with due consideration for the strength and suppleness of each. The student goes from the known to the unknown, the line of least resistance being followed throughout, so that he acquires the ability to write by touch almost before he knows it. **This method has been one of the fundamental factors in producing all of the most rapid and accurate typists of the present day.**

The following typewriting records are now held by advocates of Charles E. Smith's method as presented in "PRACTICAL COURSE IN TOUCH TYPEWRITING," and all are writers of **ISAAC PITMAN SHORTHAND.**

WORLD'S RECORD

		Word's per Minute.
ROSE L. FRITZ	World's Champion	99
L. H. COOMBES	Amateur Champion	75
CELIA SHANRAUTH	One-year Champion	59
ELSIE SCOTT	School Champion	52
JOSEPHINE KROEPLIN	Minimum-time Champion	34

In these contests five words are deducted for every error.

In the Amateur Contest, October 20, 1908, Madison Square Garden, Miss Celia Shanrauth established a new record by writing at a net speed of 59 words a minute, after 50½ weeks' school-time. Miss Josephine Kroeplin made the remarkable record of 34 words, net, per minute, after three months and 28 days of school-time.

What the World's Champion Says:

"I am pleased to state that I consider 'A Practical Course in Touch Typewriting' **the best typewriting instruction book that I have seen.** The exercises are excellent and have **helped me wonderfully in working up speed.** The whole course is very interesting from the beginning and it cannot but produce the best results in the shortest time. I attribute my success in typewriting in a large measure to the assistance given me by Mr. Smith, the author of the book, and I am sure **anyone who uses it will be more than pleased with the results.**—*Rose L. Fritz, The World's Champion Typist.*

What the Amateur Champion Says:

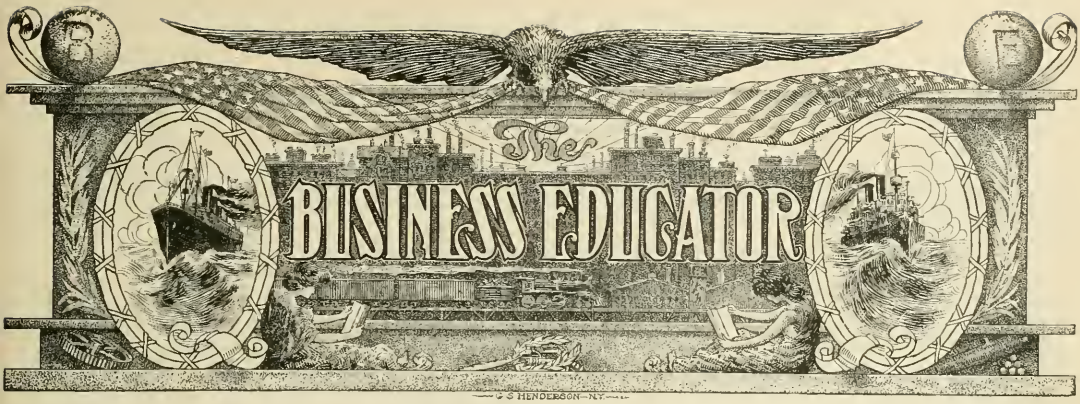
"I believe it is the best system of typewriting ever devised. The lessons are so arranged that they not only **keep up the interest** but compel the enthusiasm of the student from beginning to end. It would be **a revelation to typists** who have learned by some of the other methods to see the gain in the skillful manipulation of the typewriter which would come to them merely from working through the first twenty budgets of 'A Practical Course.' They would then be loud in their praises of what has so aptly been called the 'New Typewriting.'"—*Leslie H. Coombes, Amateur Championship Typist.*

Sixth Edition Now Ready, Price 50c, Cloth 75c

Published for Single and Double Keyboard, also for the Oliver.

ISAAC PITMAN & SONS, 31 Union Square, New York

Publishers of { *"Course in Isaac Pitman Shorthand," $1.50*
"Style Book of Business English," 75c
"Book of Homonyms," 75c



VOLUME XIV. COLUMBUS, O., APRIL, 1909. NUMBER VIII

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - Business Manager

Published Monthly (except July and August) by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra: Canadian Subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted. If personal checks are sent, add 20 cents for collection fee.

Two Editions. The Teachers' Professional Edition contains 48 or more pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.
The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.
Back numbers cannot, as a rule, be supplied.
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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

THE TIMES.

"Well, how are the times with you this year?" has not been an unusual salutation question when friends meet, or even strangers chancing in the same direction or awaiting some train.

And the answers have not been the same by any means. The proprietor of one exclusive shorthand school recently said: "Never had so large a school as now." Another proprietor of a similar school in a city similar in size and location said: "Our school is very poor and has been for a year."

Business schools in the same cities were similarly situated: one had fifty pupils more than ever before, and the other fifty less. And so it seems to have been the country over. Some localities have suffered much more than others.

Coal communities, whether mining or consuming, have felt the times seriously, and some manufacturing communities and business schools have fared accordingly, but on the whole, we think to a less degree than business concerns. Due to the fact that many young people have gone to school because they could not find desirable employment. In schools of this class, the attendance has been good but the collections slow.

But now that business seems to be gradually regaining its lost grip, we may reasonably assume that schools, too, will begin to feel the effects of improvement, as concerns finances. And we sincerely hope that the school world will from this on, all along the line, gradually regain the lost attendance and collect back tuition.

We dare say that business school proprietors have borne the depression with as much cheer and little kicking as any other line, which indicates that we are not "knockers."

And in and through it all THE BUSINESS EDUCATOR has been supported and clubbed as never before, for which, of course, we are very grateful. As a consequence we shall endeavor to show our appreciation by increasing our hustle to put out a better journal than ever before.

ADVERTISING IN THE BUSINESS EDUCATOR PAYS.

M. A. Adams, proprietor of the Marietta, O., Commercial College, who has been advertising in our columns for some months past, wrote us under the date of March 8th as follows: "I have received more calls for work that I advertise to do by mail from THE BUSINESS EDUCATOR than any other two magazines. So I believe that THE BUSINESS EDUCATOR has a large and extensive circulation and reaches the best class of people in the United States."

Other advertisers are reporting similar results. Unquestionably, THE BUSINESS EDUCATOR is one of the best advertising mediums in the field, and this is the reason why those who give our columns a thorough trial, as a rule remain with us from month to month.

Just send on the Club. We need it in our business. It will be evidence that you are not letting spring fever neutralize your penmanship enthusiasm.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

BELIEVE IN YOUR TRUE SELF.

Nothing is impossible to the person who has the courage to try for it. A well planned campaign, followed by "keeping everlastingly at it" will surely bring success. Not for a day, month or year, but for life—that and that alone is the stick-to-it-ive-ness that wins out. Do not grit your teeth and grimly stick to it, but smile and joyously move toward your goal.

"Love makes the world go round," whether in social or business life and the person who learns to love his work—its plannings and executions—has a firm grip on success every time.

Millions of people are good planners—for themselves and others—but they lack the love of work that would make their dreams come true; they are just what the world calls "quitters."

Millions of others work 12, 16, 18 hours a day—but have no plans except for the moment's enjoyment.

Both of these classes are good wishers. The first class wishes for executive ability that the world might wonder at, admire and enjoy the creations of their mind. The second class wishes for sufficient imagination to plan out beautiful, practical things that their irresistible energy would soon make real.

It seems to be human nature to imagine that had we been born at a different period or in a different environment that things would have been *so* different and success much easier of achievement. We forget that this has been the attitude of mankind during all ages.

As we read the lives of successful men and women of today we long for the opportunities which they had, and wish that we might read their minds so that we could discover the apparently secret formula that made them what they are.

Listen! I will tell you the secret. *They believed in themselves.* They believed that the Infinite Mind that made them a living sensient being did not limit them to a bare joyless existence. They beiieved that the Mind that could create them and keep them without a conscious thought of theirs, was unlimited in His power and love of creation, and that He would flow into and make breathing entities of their loftiest thoughts. Such a belief illuminates the whole world and makes possible the fulfillment of one's most cherished dreams. To such a person there is no past, no future; only here and now, with an intense love to actualize the wonderful opportunities that come crowding in from every direction.

Know this, that mankind is so closely related that one cannot love without being loved. That he cannot benefit others without being greatly benefited.

Every successful person of today was at one time called visionary, fool, lunatic, blockhead, until he had made good his own estimate of himself and then he was pointed out as a genius.

Revise your opinion of yourself and remember that the Supreme Intelligence that has flowed into the minds of men and women and made them great in history, stands ready to do even greater things for you, and through you for all humanity.

It matters not where you live or your station in life, the Infinite Mind is no respecter of persons, and is omnipresent, and the person who believes will always find that the next step ahead is half taken.

You can make your loftiest ideals come true. You cannot accomplish this by just merely wishing; wishing that you were someone else or that some good fairy would come along and do your work for you and wake you up when it is completed.

Hard work will not alone place you at the top of your chosen profession or vocation. A person might saw and hammer for years and not build a presentable house; he must have a plan; must know just what he is going to do and how to make every stroke count. And so must you plan out your work if you do not wish to waste your effort. And remember this, a person is not only the "architect" of his own fortune, but he is the builder as well.

There is an awful lot of drivel doled out to aspiring people. They are told that those who wish to achieve eminence in the line that they have chosen must be born that way. Just as if the Supreme Being were limited in any way. Just as if He cannot flow into and make real the loftiest thoughts which man is capable of conceiving.

I tell you that if you believe in your true self and plan out and work for great things, instead of indulging in mere wishes, you will surely accomplish your desires.

Every normal, healthy person has an ambition to be something more than he now is. He wants to forge to the front in some particular line, but he doesn't know how to go about developing his latent resources, and he hesitates about asking any of his friends for advice for fear they may laugh at him, or consider him weak-minded for harboring such high and seemingly unattainable ambitions.

Everyone is quick to acknowledge a success, but how few are willing to encourage you to step out and beyond your present circumscribed life, and fewer still are there who are competent to show you how to lift yourself to a higher plane of life and enjoyment.

Many good people attempt to encourage others, but generally close by saying that if you have "genius" you can succeed, and if you do not possess "genius" you might as well not try. This brand of encouragement always acts as a wet blanket around one's cherished ambitions because one always wonders if he possesses the latent ability that will enable him to make real all of the beautiful things he has dreamed of or desires.

Let me tell you that if you really desire to better your condition; to know more so that you may enjoy more, that there is no seeming obstacle between you and the coveted position in life that you cannot surmount, providing you carefully plan out your work and keep persistently at it.

Remember, every deep-seated desire is rooted in the latent ability to make it real.

"We believe in the Success of Aggressiveness!"

Well said, well done, too, by G. S. Henderson. From Wilson's Modern Business College Catalog, Seattle, Wn. Mr. J. P. Wilson, the proprietor, has for many years been recognized as one of our best penmen.

Lessons in Business Writing No. 2

S. E. LESLIE,

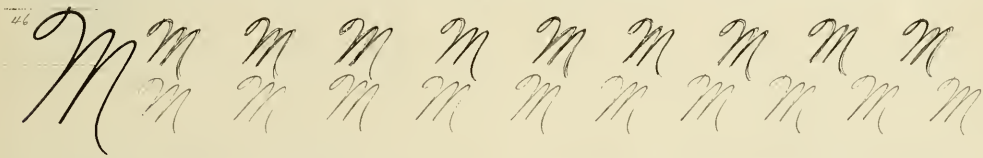
PENMAN, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

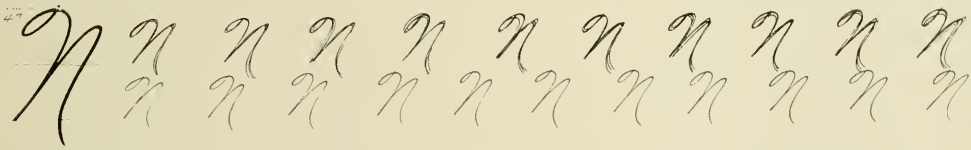
Preliminary Instructions.

I am certainly pleased to have so many young people following my course and to receive so many fine specimens. It is always a pleasure to look these over, and I hope my criticisms will be helpful. I fear, however, that some are not following the copies or instructions as closely as they should, so I am going to scold just a little at the beginning of this lesson. When I receive a large number of specimens within a week or ten days after THE BUSINESS EDUCATOR has been issued, I know that you have not had time enough to practice the copies as carefully as you should. I have received quite a number of specimens where words have been mispelled regardless of the correct spelling in the copy. I cannot understand this, especially if you have the copy before you when you practice. Now I hope that you will do better in this respect, and that I may never receive another mis-spelled word during this course. You should not hurry through the work thoughtlessly in order to get your specimens to me for criticism. Since I am sending the criticisms on postal cards, it makes no difference how late in the month the work reaches me. Do not forget to enclose along with your practice work, a self addressed postal on which I shall return my criticism to you.

COPY NO. 46. This lesson contains eleven different capitals, all made with the same beginning stroke. It would be a very good plan to review the movement exercises in Lesson No. 2, but if you already have a good movement it might be well to proceed at once to the M. Many do not seem to understand that the large letters at the beginning of each copy are for study only. Do not make these large forms but just study them. The down strokes in the M should be retraced about half their length. Note the finishing stroke. Lift the hand from the paper while it is moving.

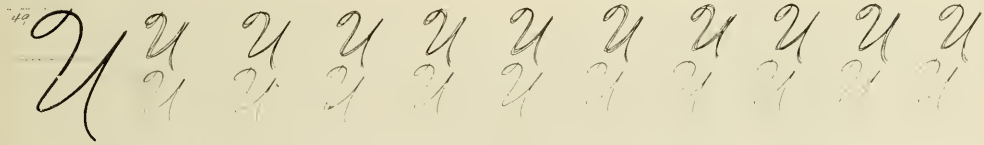


COPY NO. 47. If you have mastered the M you will have very little trouble with this copy. Do not neglect to practice the retraced letters. This is very important and trains you in making them all the same size. Do not make the beginning loops too large. Make fifty letters per minute.

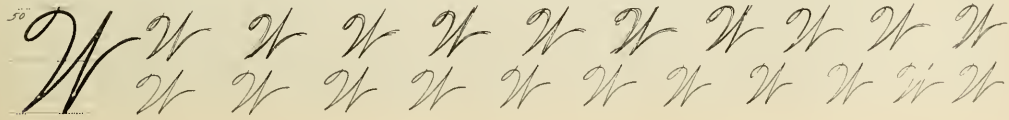


COPY NO. 48. The Q is formed like a large figure 2. The small loop on the base line is the most difficult part of this letter.

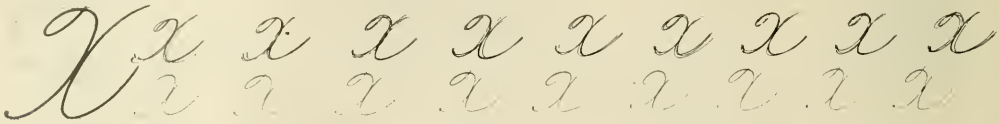
COPY NO. 49. The U begins exactly like the Q, but a different turn is made at the base line. The last part of this letter is made about two-thirds as high as the first part. You will also note that the finishing stroke is precisely like the finishing stroke in the A which you practiced in Lesson No. 1. Watch your position and use plenty of movement.



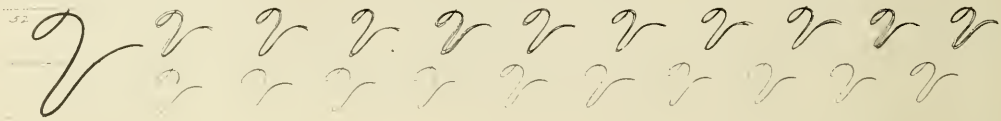
COPY NO. 50. The first stroke in the W is the same as the first stroke in the M. The last part of the letter while rather difficult is similar to the small t which is generally used in finishing words. Make these letters at the rate of fifty per minute to start with.



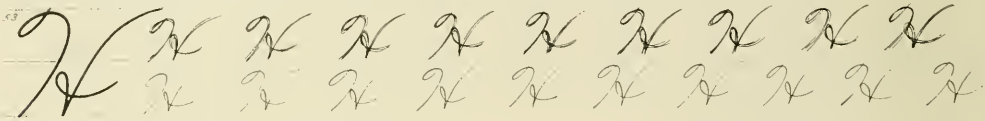
COPY NO. 51. I consider the X one of the most difficult letters in this Lesson, and while it is not used a great deal everyone who pretends to write at all should be able to make it well. The letter is made by joining two different strokes. You may find it difficult to always make these letters meet just right, but practice it very carefully.



COPY NO. 52. I have found it quite difficult to make two V's exactly alike, but I do not wish to discourage you. I just want to tell you that you have a difficult letter before you, and want to urge you to practice it all the more diligently. Study the large forms, observing that the last part is two-thirds as high as the first.

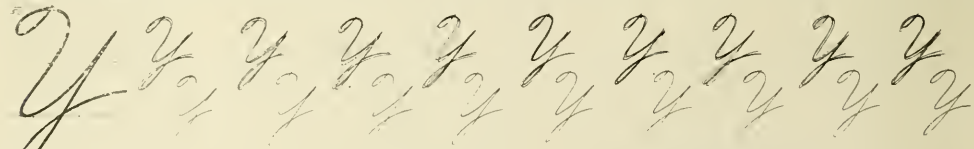


COPY NO. 53. In making the retraced H the first letter in each case should be made rather slowly. You must remember, however, that they should not be drawn but written with an easy movement. The two strokes in the H are made the same height.

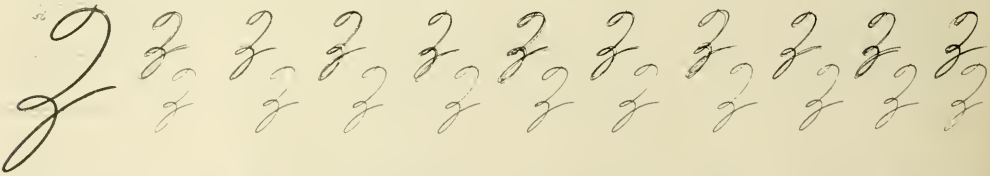


COPY NO. 54. While the first stroke of the K is like that of the H, you will find the second stroke one of the most difficult strokes in writing. This stroke is joined to the first stroke by a small loop in the center. If you find this letter very difficult, do not leave it because of that fact but practice it all the more carefully.

COPY NO. 55. It would be well before beginning serious practice on this copy, to review the straight line exercise three spaces high. The long down stroke in the loop of the Y is very difficult and requires lots of movement. The part above the base line is exactly like the U. Keep the down-stroke in the Y as straight as possible.



COPY NO. 56. The Z has a small loop on the base line like the Q, but you will find the loop below the line quite difficult. Be sure to keep the two parts of this letter on the same slant. The tendency in making the Y and Z is to get the loops too long. They should not be made so long that they interfere with writing on the line below.



COPY NO. 57. In this copy we have a review of all the capital letters given in this lesson together with the small letters given in previous lessons. This is undoubtedly the most valuable copy in the Lesson, and I hope to receive some very excellent work on this copy for criticism. Make your letters the same size as those given in the copy. If you have some time before you receive the next copy of THE BUSINESS EDUCATOR, you might review all of the movement exercises which you have had, in preparation for the small loop letters which will be given next month.

Missouri Missouri Nansen Nansen
Quenemo Quenemo Version Version
Hanover Hanover Kinsman Kinsman
Unicorn Unicorn Wisconsin Wisco
Xenia Xerxes Yours Yours Yours
Zimmer Zimmer Zanerian Zaner

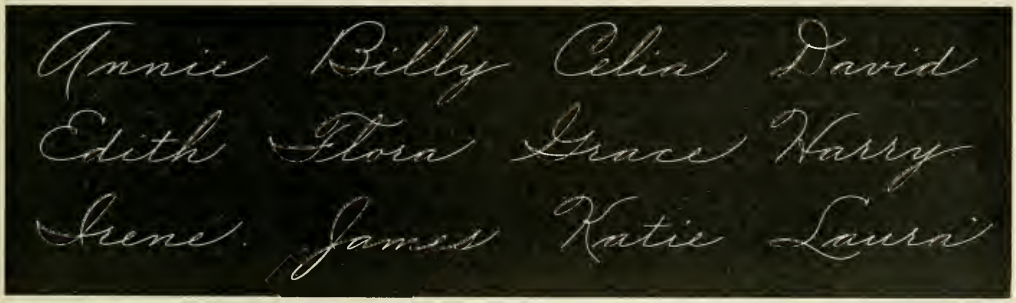
Lessons in Business Writing

Penman, Blair Business Fred Berkman College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possible appear in the B. E.

Lesson Seventy-one

Good morning! Glad to see you. How are you this morning? All ready for the Roll Call, please. Annie (present), Billy (present), Celia (here), David (present), Edith (here), Flora (here), Grace (present), Harry (present), Irene (present), James (present), Katie (here), Laura (here). Glad to know that all are present today. That's just what business men admire—regularity, punctuality, "there!" Now for careful, thoughtful, intelligent practice on names from A to Z.

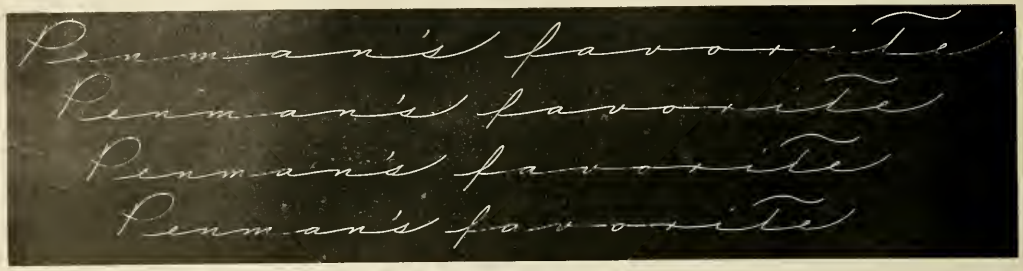


Lesson Seventy-two

The afternoon class will be composed of Marie, Neola, Oscar, Peter, Queen, Reece, Susie, Uriah, Viola, Xenia, Young and Zaner. Now, just because your name is near the end of the list, don't think for a minute that "you" are at the "foot of the the class." (Hope the Editor won't read this.) Most of these names can be written without raising the pen—that is joining the small letter to capital. Try it! And there'll be many students, who'll "wake up" and find that they have more skill up their sleeve than they will ever be able to utilize.

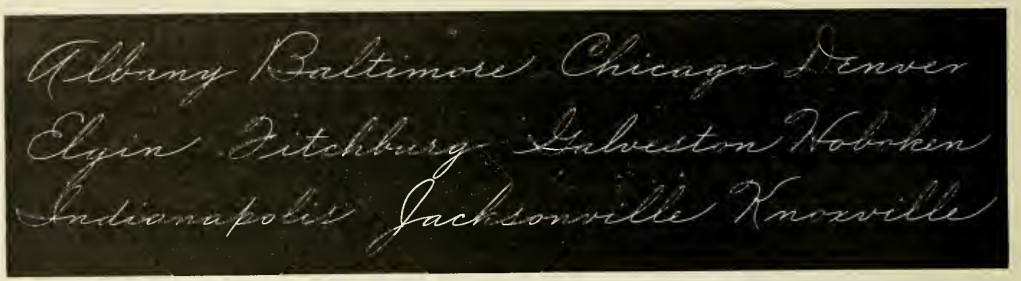
Lesson Seventy-three

The runninghand is a "favorite style" among penmen. It is really the most popular style known for correspondence purposes, etc. By its ease in execution—the long, slender upward curves, and short down strokes—it gives the muscles of the arm a rest. It is, perhaps, the easiest style to write when once mastered. It doesn't take as much concentration, of effort, thought, and preciseness as ordinary writing.



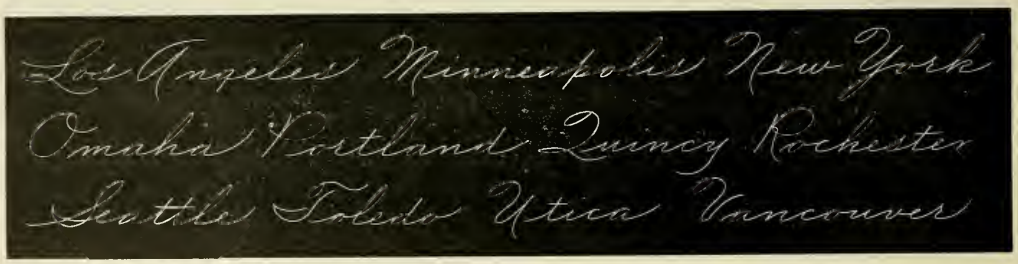
Lesson Seventy-four

As you practice the following names of Cities, think where they are located, in what State, in what part, and what it is noted for. Of course the main thought should be "penmanship practice." When you are in Rome as the saying goes—"Do what the Romans do" and when you practice penmanship—"Do what the best penmen do." If you want to learn penmanship, you must "think penmanship, talk penmanship, practice penmanship." Altogether too many "want to be's" in this world already.



Lesson Seventy-five

All aboard! for Los Angeles, Minneapolis, New York, Omaha, Portland, Quincy, Rochester, Seattle, Toledo, Utica and Vancouver. By the way, how many have ever lived in, or visited, five or more of the cities just named? It'll be understood, of course, that "your City" is "it"—but—there are others. It would be a queer world if we'd all like the same thing, or things, and all live in the same place. Moral—Get the best of each lesson, and leave the rest for others.

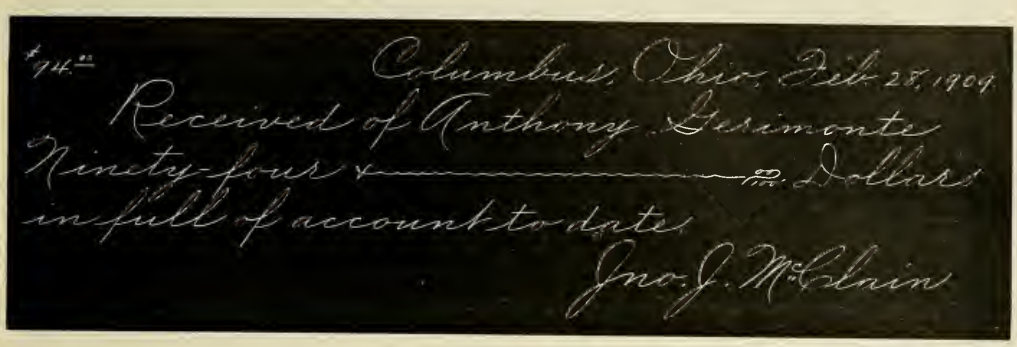


Lesson Seventy-six

Just three names in this lesson. That doesn't mean less work. Write and arrange the names so they will look well on the page. These names may be rather difficult, at first on account of the length. It'll be a pretty good test of your perseverance. Did you ever stop to think how many people there are in the world who "begin things" and how few stay with it long enough to see and know what success really looks like. In short—"stay with it" or "get out."

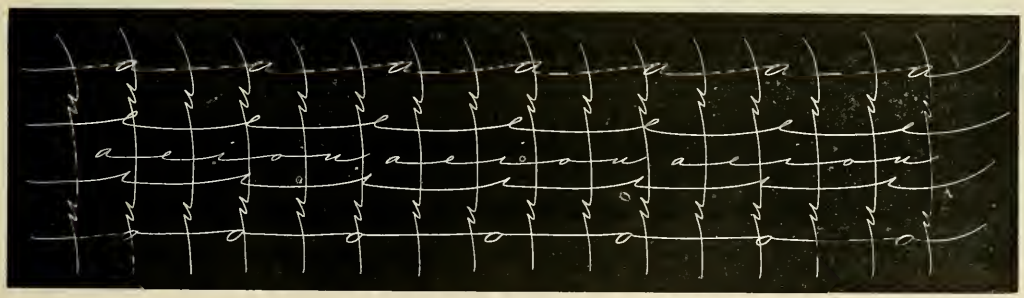
Lesson Seventy-seven

Here is a common form for a Receipt. Learn to write a Receipt, if you have not already done so. Punctuate carefully—and remember always, ARM MOVEMENT. Test yourself by writing a Receipt on a blank sheet of paper and then compare it with the form given herewith, or submit it to others for examination and criticism. Just so it's done in a business-like way and meets the approval of busy office workers.



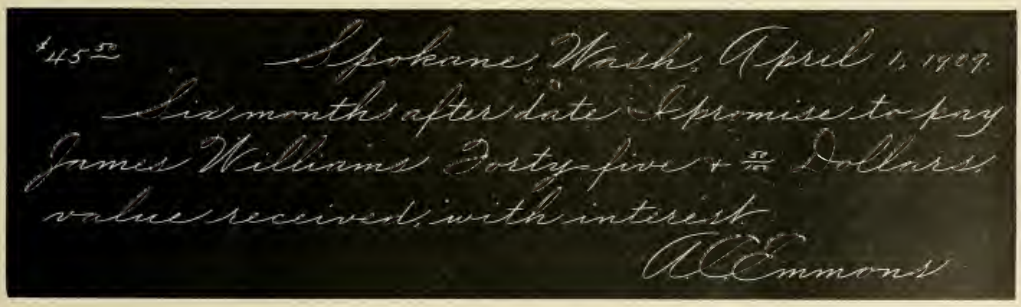
Lesson Seventy-eight

The vowels—a, e, i, o, u and sometimes y—are used more than any other letters. All words contain one or more vowels. Therefore they are the most useful—but invariably, are written more carlessly than the other letters. This lesson will be an excellent drill on these important letters—if you'll give it the time and attention it deserves. Turn the page half-way around and practice, placing a letter on each line on your paper or between lines.



Lesson Seventy-nine

Common form of Note. Note the difference betweeen a Note and a Receipt. Learn not only the form, but the wording as well. Every one ought to be able to write the correct form for a Receipt, Note, Check, Draft and othercommon commercial papers. In fact you'll have to or others will get "clean ahead of you."



Lesson Eighty.

This sentence will be hailed with delight by ambitious students; others won't like it. The ambitious young men and women of today will be the influential men and women of tomorrow. And that doesn't include the "dreamers" and "waiting for something to turn up" class either. And if you are expecting a Certificate to "turn up" some of these days, without your having earned it by hard faithful work, some one, no doubt, will be disappointed ere long. Here's my hand for the worker and my boot for the swell-head.

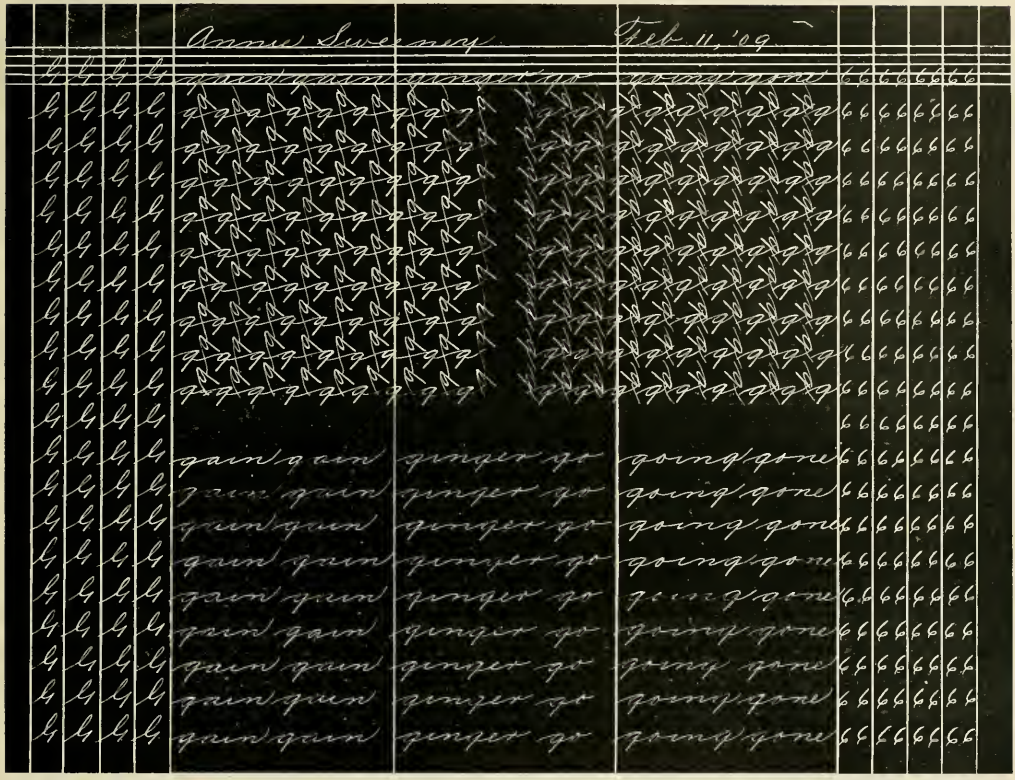
"There is no greater obstacle in the way of success in life than trusting for something to turn up, instead of going to work and turning up something"

A B C D E F G H I
J K L M N O P Q R
S T U V W X Y Z

By A. M. Toler, Penman in McCann's Business College, Mahanoy City, Pa.

Roanoke Va Jan 14 09
Zaner & Bloser
Columbus O
Dear Sirs:
This is a specimen of my plain business penmanship, acquired while attending the National Business College
J. E. Barnett

A four-months' pupil's work in the National Business College, Roanoke, Va.



This represents the result of a lesson as reported herewith given by A. B. Curtis, Penman Minneapolis, Minn., Business College.

An abbreviated stenographic report of the penmanship lesson given Feb. 11, to a class of over one hundred students.

DIRECTED BY A. B. CURTIS, PENMAN,

MINNEAPOLIS BUSINESS COLLEGE.

PRELIMINARY WORK—Turn your books and write across the page on which you wrote yesterday. Begin at the top, on the left side. Take the direct oval. Do not write too fast nor too slow. The first thing in mind is position, always! Make your work as neat as possible. (Counting). Take the curved upward stroke for a short time—the first stroke of the capital "G". Get plenty of curve in this stroke. Write. (Counting). Plenty of curve! Carefully! (Counting). Make the upward stroke, as before. Add the direct oval at the top making it about two-thirds of the way to the base line. (Illustrating). This way again. The last part of the "G" is made with a straight line: coming one-half way up the oval, stop, reverse the motion to the base line. Watch carefully. Study your forms. Ready, write.

Lesson Proper.

Turn to a clean page. Notice the points to which I have called your attention, and you will have a good letter. Write the capital "G" in the first four narrow columns at the left. One letter to each count. (Counting). This way. In the four narrow columns at the right of the page, write the figure "6". (Notice the copy). The figure "6" is made a little taller than the other figures. End with a light downward stroke. Place two figures in each column. Write, beginning in the ruled lines the top. Don't forget position! (Counting). Turn your books and write across the lines under the capitals. Leave the ruled lines blank. Write one small "g" in each space, disjoining the letters. One letter to each count. (Counting). Turn your books around and write on the line, beginning before the first line you wrote crosswise under the figures. Connect the letters with a slightly curved stroke. Now pupils, it is necessary to follow the instruction and blackboard corrections absolutely. I cannot give individual instruction, and it is not necessary. Turn your books and write across this exercise. Let us write a little faster this time. Ready. In the first wide column at the top of the page, in the ruled lines, write the word "gain" twice. Be neat. Skip one line under the small "g" exercise and fill this column. I will count for you (g-a-i-n, etc). In the center wide column, in the ruled lines, write, "ginger" and "go." Just put a little "ginger" into your work. Skip one line below the exercise work and fill the center wide column, (Counting). In the ruled lines at the top of the third wide column write the words, "going" and "gone."

Always have your books and pens ready for work before class. Close your ink wells; class excused.

The accompanying cut was written by one of the pupils while in class. Our papers are 8x10 1-2 and are ruled with lines as indicated besides the ordinary ruling.

Mr. Zaner:
I wish to thank you for the beautiful certificate you sent me.
Hermina Freytag.

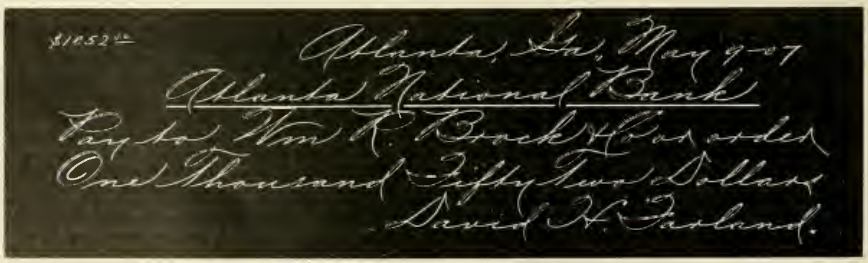
Pupil, Minneapolis, Minn., Business College, J. A. Buell and A. B. Curtis, Penmen.

unconcern unconcern unconcern
unconcern unconcern unconcern
unconcern unconcern unconcern

By Anna A. Knight, Pupil Bliss College, Lewiston, Me., Roscoe C. Haynes, Penman.

$940 54 Boston, Mass., June 4, '08.
Received of E. E. Drummond
Nine Hundred Forty ~~ 54/100 Dollars
in full of account to date.
No. 164. O. E. Price

By C. F. Zulauf, Penman in Scranton, Pa., Commercial Institute.



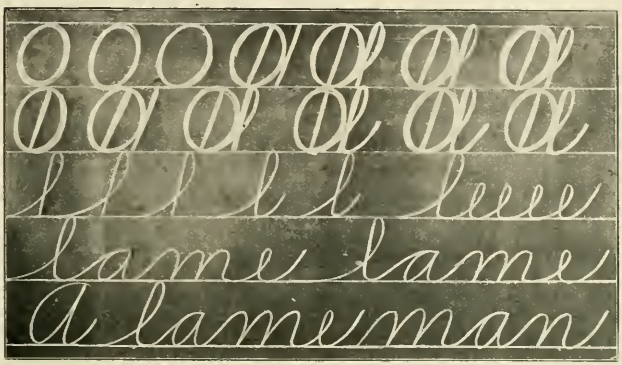
By F. B. Courtney, Cedar Rapids, Ia., Business College.

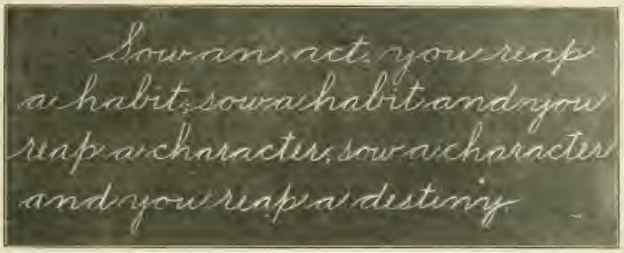
Miss Laura Jane Breckenridge, whose portrait appears above and whose black-board writing appears herewith, together with the work of one of her pupils, is at the present a second grade teacher in Lafayette, Ind., Public Schools, where her work is appreciated for its high quality.

After completing the work in her home school at Lafayette, she attended the Cook Co., Normal, Bayview, Mich., summer school and Martha's Vineyard summer school.

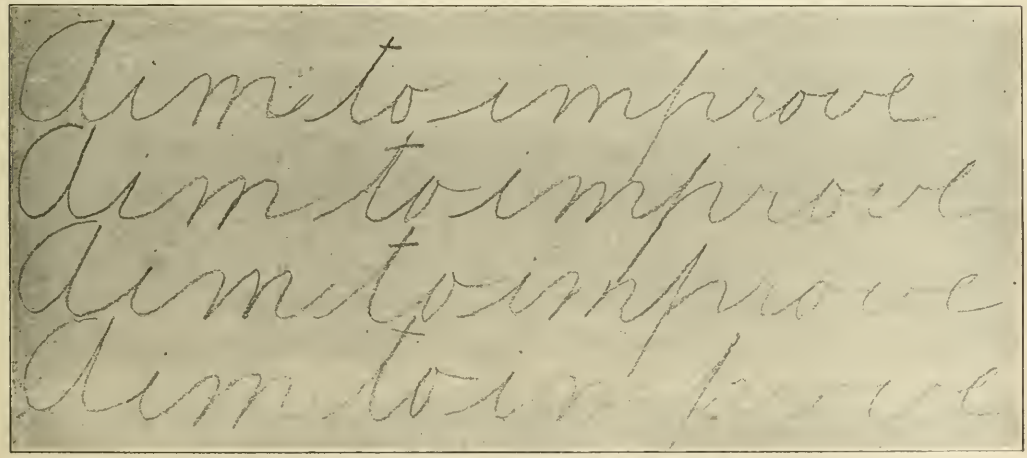
For some time she has been giving her attention to penmanship for the purpose of qualifying as a supervisor. With that in view she secured special attention of Prof. J. H. Bachtenkircher, under whom she has been doing work for some years, and the last year she attended the Zanerian.

Her pupils are doing usually high grade work in other lines as well as in penmanship, such as weaving, sewing, painting, etc. Her success has been far above the average and we predict that as a supervisor she will achieve success, as she possesses those qualities of leadership, which are essential for inspiring others to higher and more efficient effort. In 1901 she was elected Grand Matron of the order of the Eastern Star for the State of Indiana.





School room and black-board scenes, Miss Breckinridge, Lafayette, Ind. See accompanying sketch.



By Master Paul Grady, Second Grade, Lafayette, Ind., Miss Laura Jane Breckinridge, teacher; Mr. J. H. Bachtenkercher, supervisor.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

METHOD VS. SYSTEM.

The conventional copy-book is "on its last pegs," and it is literally "down and out" in the most progressive and practical communities.

Why?

Simply and almost solely because it presented but half of the essential whole of the art of writing. It presented the form or mental half only; The movement or manual half was omitted and ignored.

And the matter of form was not infrequently put up to the pupil without method of presentation on the part of the teacher or of acquisition on the part of the pupil; it was usually merely a matter of slavish imitation sometimes brutal in its crudeness and cramptness. It was simply a case of *a system of letter forms without a pedagogical plan of acquiring them practically.*

The teacher was relieved of the knowledge and skill concerning the teaching and learning of writing, and the books failed to present a graded series of exercises to develop the manual part of letter construction. Absence of exercises and methods of instruction were the chief faults and consequent failure of the copy-book.

And in passing let it be understood that it was not the fault of the form of the book but of the nature of work in it and the absence of method back of it that lead to its undoing.

The needs of the day, then, are improved methods of teaching writing and the presentation and practice of exercises in connection with the letter forms. Not a new fangled fad of slant or system, but a sensible method of instruction on the part of the teacher and of efficient practice on the part of the pupil.

Writing, not script drawing is the modern need. Intelligent teaching must supercede side-stepping indifference, and intelligent practice will then take the place of slavish script drawing.

A WORD TO STUDENTS ABOUT LEARNING TO WRITE.

Much time, effort and paper are worse than wasted by pupils of writing by indifferent observation, inattention to details and impatience.

We shall endeavor here to point out a few things the student should do if he desires to learn the best possible hand in the least possible time.

The first essential is to "drink in" all your teacher has to say about the copy you are about to practice. If no instruction is given by your teacher, but criticisms instead, then study carefully your text to find what it says about the copy to be practiced.

Next, examine critically the copy so that you may know just what you are attempting to make. Know its chief or essential features, and then strive to reproduce them.

Pay special attention to any criticism your teacher may make or any suggestion he may offer. For constructive criticisms are the essense of instruction and should be carefully digested and followed.

Above all things practice systematically. Fill line after line orderly, so that when the page is completed, even though the work in detail may be faulty, it will appear good as a whole.

Be sure your pen, ink and paper are such as to enable you to produce good results. Keep the ink free-flowing, the pen unclogged and the paper free from finger prints.

"Mix brains with your ink" is an old saying but a good one just the same. Therefore study quite as much as you practice. Stop frequently to discover your weak places. Then wade in to strengthen them. Failure cannot follow such procedure.

Remember that it is not so much talent as intelligent application that tells in learning to write. Therefore resume your practice with more critical observation and more determined will, and improvement will soon be noted.

Keep up the patient, persevering practice and a good hand writing will be yours for life. And like a good wife it will serve you faithfully, ever ready to help when in need.

Those who are in the Lead, in the Different Berkman Contests, at the Present Time.

1. F. B. Evans, Des Moines, Ia.
2. Helen Cunningham, St. Mary's Monroe, Mich.
3. Benj. F. Quisenberry, Berea, Ky.
4. Can't report.
5. D. L. M. Raker, Harrisburg, Pa.

Mr. Alton H. Perry
Mrs. Florence L. Warman
Married
Thursday, March 11, 1909
Brockport, New York

[Mr. Perry is Treas. and Prin. of the Martin School, Pittsburg, Pa.]

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TESTED BY THE STANDARD OF RESULTS TO THE STUDENT, the Wilson School stands without a peer.

From Wilson's Modern Business College Catalog, Seattle, Wn.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

CUT-RATE TUITION.

"ANYBODY CAN CUT PRICES, BUT IT TAKES BRAINS TO MAKE A BETTER ARTICLE"—THE PHILISTINE.

If we have nature fakirs in our profession they exist under the guise of tuition cutters. Substituting the fake for the real in the (un) natural history world is no worse, if as bad, as substituting cut for living rates in tuition. For cut-rate tuition in these days of rising prices can mean but one thing which is ruin to the cutter (proprietor) including the cuttee (student). The profession is injured just the same as the innocent public when capital and labor lock horns.

Some one has said that "War is hell," we'll go further than that and say that the *cause* of war is hell. Not long since a number of schools in a school-burdened city combined and began to cut rates against two or three who did not respond to the "invite" to "jine the aggregation." As a consequence *war* was proclaimed. Is it difficult to imagine which will think "war is hell" before peace is restored?

In these days of rising prices, increased cost of living, multiplied demands, and higher requirements, the question is not one of rate-cutting but rate-raising. Only the short-sighted, irresponsible, unprofessional can argue to the contrary. Are *you* going to let some unscrupulous, cheap-skate, cut-rate fellow dictate the terms you shall make for your intellectual wares? If so then the conditions in your city or in your mind must be like unto war and a place that they say is hotter than this.

We know something what it is to have to compete with cheap tuition and low subscription rates, but we aim to lead in quality and of course in price. For the latter is essential in order to have the former. Teachers, good teachers, cannot live on wind. Living that is something better than merely decent cannot now be secured for the asking. Good rooms cannot be rented for a song. Advertising that is dignified cannot be had for thirty cents. Then how can you afford to cut rates?

Better abandon your city or the profession than to cut rates. If you are crowded to the point of tuition reduction, or the alternative to starve, sell or move; do one of the three last named and thereby respect and honor the profession. It's more honorable in the long run to surrender (even though humiliating at the time) in the right than to make terms with the devil by rate-cutting. For he who once contracts the habit of cutting rates rarely ever gets cured except by failure.

Our experience and observation during the past quarter century leads us to conclude that the way of the rate-cutter is hard and the wages are death to nine out of ten who enter therein.

If, because of partial success or failure due to incompetency; hard times; strong, shrewd or even unprincipled competition; or what not, you are thinking of reducing the price of your tuition, think *several times "twice"* before you do it. Then before you do it don't do it at all.

Just emphasize a little harder, a trifle more strenuously and simply a little more sanely the advantages of a commercial education, and the *thoroughness* and *superiority* of *your school* and *courses*, and success will in all probability abide with thee ere death does. Either that or quit before you cheapen yourself before your fellows and before your own superior self.

But a few years ago a young man became involved in his endeavors to conduct a small but first-class school in an unappreciative locality near which there was strenuous competition. He quit rather than sacrifice principles, shouldered debts the law would not have required and started anew as a teacher. A letter just the other day revealed the fact that he is teaching in one of the finest schools in the country (good salary, short hours, high service) completing a course in higher accounting, tutoring at $4.00 a lesson, doing expert accounting Saturday's at $25.00 a day, and paying his assumed indebtedness. Does anyone think for a moment he has "lost" anything by his high-minded honesty? Instead, he is doing better than if he had persevered against odds or cut rates. And in a few years he will have risen above financial worries and be recognized a *man* and not a cut rate cheap skate.

Cut rates? No, never. Sell or quit and offer your services to some board of education as head of their commercial department before you enter the pawn-shop of the business college world. If you can't conduct a school, try to teach one. Then if you fail, try something you can do just as good as or better than anyone else and success will come your way if you deserve it. And there is enough of the god-like in you to deserve and achieve success if you but believe in yourself and live up to your ideal.

Cut cigars and other unnecessary expenses, economize where ever you possibly can, but *don't* cut tuition rates. Just a little more common sense and courage, and the senseless act of tuition lowering will be as unnecessary as it is unwise.

Isn't it about time you're writing us what you'd like to see in the B. E. the coming year and who you'd like to see give it?

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

(Continued from March number.)

The Profit and Loss Account

Form 8. After the Manufacturing and Trading Profits have been transferred to the credit side of the Profit and Loss Account, it is then debited with the remaining items of expenditure and credited with the additional items of income; the difference between the two sides, as it now stands, will show a Net Profit or Net Loss for the year. It is sometimes advisable to divide even this portion of the Profit and Loss Account into sections, as for instance, when there are special profits or losses arising from investments outside the business proper, interest on capital or a Profit and Loss balance from a previous year. The profit or loss arising from the legitimate business of the concern during the business covered by the statement should be shown distinctly in any event; if any other Profits or Losses are to be incorporated, this should be done in a separate section of the statement. The illustration submitted (Form 8) shows the application of this principle.

The unapportioned balance of the net profit, as shown in form 8 is sometimes carried below on the credit side. Another method would be to carry it to the credit of Undivided Profits Accounts (since that is really what it is) or even to the Surplus Account.

If the foregoing had been the Profit and Loss account of a Partnership business instead of a Company, the last portion of the account would have been modified to suit the conditions. The debit side would show apportionment of profits about as follows:

Interest on Capital:		
A. Brown	$300	
C. Davis	400	
		$ 700
Balance of Net Profits:		
A. Brown 3-5	5,340	
C. Davis 2-5	3,560	
		8,900
		$9,600

The allocation of different items of cost between the Manufacturing and Trading and Profit and Loss Accounts is not clearly defined in all cases, since accountants do not always agree in the matter, and since the circumstances in each case must be considered in order to make the proper disposition of charges. For example, discounts on sales or purchases, depreciation, rent, insurance, bad debts, etc., are some of the items that cause dispute. The reader, however, must use his best judgment at all times, and be governed by the conditions underlying the matter.

Departmental Trading Accounts.

The enormous development of recent years of the Department principle as applied to mercantile establishments has made the question of Departmental Accounting a most important one. It is not sufficient to know whether the business as a whole is paying or not, the accountant must be able to show from his books how each department stands, whether it is making money or losing it. To do this he must treat each department, as far as possible, as a separate business and prepare his accounts accordingly. In compiling his Annual Statement instead of showing one Trading Account he will have one for each department, all of which will be closed into the same general Profit and Loss Account. The Departmental Trading Account differs materially from those we have already considered, owing to the fact that it is charged, not only with the cost of the goods handled, but also with the entire expenses of running the department both direct and indirect. It is not always easy to determine the best method of apportioning indirect charges against the department; each department has to adopt the plan best suited to its particular conditions. Take the item of Rent, for instance; this may be divided in proportion to the floor space occupied by the different departments, the relative value of the floor space, the value of the stock carried or the Sales. The first or second methods would seem to be most equitable. The salaries paid to the clerks of the various departments are a direct charge, but the cost of management, advertising, delivery of goods, etc., would probably be apportioned according to the Sales. These, however, are matters for the directors or managers of the concern to decide, although the opinion of the accountant would doubtless be accepted in most cases.

For each department a separate Trading Account similar to the following would be made out:

(FORM 8) **Profit and Loss Account**

Dr.		Cr.	
Rent	$1,000	Manufacturing profit from manufacturing account	$5,000
Salaries	3,000	Gross profit from trading account	9,000
Insurance	200	Discount on purchases	700
Advertising	1,200		
General Expense	800		
Discount on Sales	900		
	7,100		
Net profit for year carried down	7,600		
	14,700		14,700
Dividend No. 9, 6 per cent	6,000	Net profit for year brought down	7,600
Surplus	2,500	Surplus Profits from last year	2,000
Balance carried forward to next year	1,100		
	$9,600		$9,600

Trading Account, Dress Goods Department.

Dr.			Cr.	
Inventory, Jan. 1st		$ 30,000	Sales	$100,000
Purchases	$60,000			
Freight and Duty	9,600	69,600		
		99,600		
Deduct Inventory December 31st		25,000		
		74,600		
Gross Profit carried down		25,400		
		100,000		100,000
Salaries		5,000	Gross Profit brought down	25,400
Department Expenses		1,000		
Proportion of Rent		3,000		
Proportion of General Expense		2,500		
		11,500		
Net Profit of Department carried down to Profit and Loss Account		13,900		
		$25,400		$25,400

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

SHALL, WILL, SHOULD, WOULD.

Many persons who make no other noticeable errors in English err habitually in the use of *shall*, *will*, *should* and *would*. Indeed, those who do use these words correctly on all occasions are so few that they are distinguished by their correct usage. Perhaps not a great many blunder so badly as the poor Frenchman who, falling overboard, cried, "I will drown; no one shall save me," but most people say "I will" and "I would" dozens of times daily when they should say "I shall" and "I should."

The principal difficulty in the use of these words comes from the fact that the meaning of *shall* and *will* is entirely different in the second and third persons from what it is in the first person; likewise with *would* and *should*.

When *will* is used with the personal pronoun I in a declarative or affirmative sentence, as in "I will," resolution, willingness or determination is expressed. If mere future action is referred to, the expression should be "I shall." When, however, we pass to the second person, the meanings are reversed; "you will" refers merely to future action, while "you shall" means that the speaker intends to control or force.

"Will you?" conveys the sense of invitation or request. "Shall you?" is a simple inquiry as to future action. The editor of Correct English has a happy illustration of the correct use of these two interrogative sentences in the example, "When the young man says to the young woman, 'Shall you go to the theater?' it means that her father will pay for the tickets. When he says, 'Will you go to the theater?' it means that the young man will pay."

By way of emphasis, it may be repeated that *should* and *would* are governed by the same rules that apply to *shall* and *will*. The following examples will make the distinction clear:

I ***should*** like to go, but I ***shall*** not have time.

If ***would*** were used in the foregoing sentence in place of ***should***, determination or willingness "to like to go" would be implied, which, of course, is not the intended meaning.

I ***should*** be glad to have you write me about it.

I said that I ***would*** (expressing determination) make him sorry, and I ***will*** (resolution) do it yet.

I resolved that I ***would*** (determination) have my own way about it.

We ***will*** (expressing willingness) help you, but we ***shall*** (expressing future action) not be able to do it at once.

We ***should*** (future action) be glad to meet you there, and I believe he ***would*** (future action) too.

Shall (future action) you be there?

Will (invitation) you come to dinner with us?

You ***will*** please try to adjust the matter promptly.

The bill is a just one and you ***shall*** certainly pay it.

You ***will*** do that, I am sure.

I ***should*** certainly regret that, and I know you ***would***.

He ***should*** be informed, for I promised that I ***would*** let him know.

Occasionally it is difficult to decide whether the sense of the sentence requires *shall*, to express mere future action, or *will*, to express willingness. For example, take the sentence, "If he sends me the bill, I shall, of course pay it." Here the general impression conveyed is that the payment of the bill is a matter already decided, and *shall* is correctly used. If, however, willingness or determination is to be expressed, *will* must always be used in the first person.

Occasionally *should* conveys the sense of obligation or duty. Note the following sentences:

We *should* help him; it is our duty to do so.

You *should* write to him oftener.

They *should* act more promptly; you *would* do so under similar conditions and I know I *should*.

A study of the foregoing and similar examples will show that it is only by careful discrimination that *shall*, *will*, *should* and *would* may be used correctly on all occasions. But all can at least remember that closing sentences of letters should be "Shall we hear from you further?" rather than "will we hear from you further?" and "I should be pleased to have you explain" rather than "I would be pleased."

SUBJUNCTIVE MODE.

By Albert Backus,

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In the masterpieces of literature the subjunctive mode is made use of to express thought with accuracy and precision, and the most finished writers of today gladly avail themselves of it to give grace and accuracy to the expression of thought.

The subjunctive mode differs from the indicative in two tenses: the *present* subjunctive implies doubt, contingency or futurity, while the *imperfect* subjunctive is an aorist and serves to suppose a case as a mere supposition, a case contrary to fact.

There are distinct forms for the present and imperfect tenses, namely:

Present		Imperfect	
I, we thou you he, they	be	I, we thou wert, you he, they	were

With reference to the number and form of tenses that should constitute the subjunctive mode, grammarians are at variance, and few even deny the existence of the mode altogether. But the above classification is supported by Goold Brown's Grammar of English Grammars, and in the main by Buehler, Baker and other modern grammars. Usually, however, the classification is made into the *Present* and *Past* tenses, instead of as above, *Present* and *Imperfect* tenses.

The classification of *Present* and *Past* tenses is likely to mislead: as, "If I *were* in his place, I would go." In this sentence, "were" does not indicate past time. It merely assumes a condition contrary to fact, meaning: "If I were (now) (but I am not) in his place, I would go." This sentence does not refer to past time at all. It refers to present and future time, which according to the best usage, is *always the time referred to by the use of the imperfect form of the subjunctive.*

The following rules may be used as a guide in the use of the subjunctive and indicative modes:

1. A *supposition* which is assumed to be true is expressed by the indicative.
2. A *supposition* which is made without any hint as to its correctness is expressed by the indicative.
3. A *supposition* contrary to fact is expressed by the subjunctive.
4. A *supposition* which is viewed by the speaker as untrue or unlikely is expressed by the subjunctive.
5. *Wishes* and *exhortations* are expressed by the subjunctive.
6. The auxiliary verbs, may, might, would or should, express the subjunctive idea.
7. The *present* form of the subjunctive "be", implies doubt contingency, or futurity.
8. The plural form of the verb in the subjunctive imperfect tense is used for either singular or plural subjects. The singular verb is used for either singular or plural subjects in the subjunctive present tense.

In the following sentences the italicized form is the correct one:

1. If I *were* (was) in his place, I would go.—Rule 3.

The supposition is, "If I were in his place," This supposition is contrary to fact, and the speaker knows it.

(Continued on page 25.)

METHODS IN

ARITHMETIC

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RAPID CALCULATIONS—CONTINUED.

If two thirds of the bookkeeper's arithmetical work is addition, the remaining third is largely multiplication. In a preceding article I have spoken of multiplication of fractions. I would like to say just a few words here on the subject of rapid multiplication.

In writing invoices the work is largely multiplication, and the clerk who can make his extensions mentally has a great advantage over one who can not get the results except by multiplying with paper and pencil.

Suppose we have the following:

48 yds. @ 35c
56 " " 43c
29 " " 85c

Instead of re-writing these numbers for the purpose of multipling we get the results by what is sometimes called "cross multiplication," thus,

48 yds. @ 35c = $16.80.

5 × 8 = 40, write the zero and carry 4.

5 × 4 = 20; 20 + 4 = 24.

3 × 8 = 24.

24 + 24 = 48, write the 8 and carry 4.

3 × 4 = 12, 12 + 4 = 16, write the 16.

The next item in the bill would be extended thus:

56 yds. @ 43c = $24.08.

3 × 6 = 18 write 8 carry 1.

(3 × 5) + 1 + (4 × 6) = 40, write 0, carry 4.

(4 × 5) + 4 = 24.

This method can be extended to numbers having three or four figures, but I do not think it advisable as the time required to master it is more than the average student will care to devote to it. Cross multiplication with two figures in each factor, however, is easily mastered and is well worth the time taken to learn it. It is of more use than any other "short cut" method of multiplication, because it can be applied to a greater number of cases than any other one method.

The work required in cross multiplication can frequently be shortened. Take the following cases, for instance:

46 × 36 = 1656.
82 × 42 = 3444.
37 × 47 = 1739.
54 × 74 = 3996.

Here the unit figures of each pair of factors are alike. In the first pair the product is very easily and quickly obtained thus:

6 × 6 = 36, write 6, carry 3, now add the tens figures (4 and 3) and multiply the sum (7) by 6.

(4 × 3) = 7; (7 × 6) + 3 = 45, write 5, carry 4, then multiply the tens.

(4 × 3) + 4 = 16.

Therefore the product is 1656.

Now take the second pair.

82 × 42 = 3444.

2 × 2 = 4.

2 × 12 (8 + 4) = 24, write 4, carry 2.

(4 × 8) + 2 = 34.

The same rule will apply to factors when the tens are alike, thus:

86 × 84 = 7224.
68 × 64 = 4352.
39 × 33 = 1287.

Using the first example as an illustration we obtain the following:

4 × 6 = 24, write 4, carry 2.

[8 × 10 (6 + 4)] + 2 = 82, write 2, carry 8.

(8 × 8) + 8 = 72.

Therefore we have 7224.

These methods may need explaining several times, but patient, persistent practice will bring results in time.

The following method gets results very quickly but is limited in its application to a few numbers. It is easily learned and is worth knowing.

98 × 96 = ?

Take the difference between each number and 100, and write that difference just above the numbers, thus:

$\overset{2}{98} \times \overset{4}{96} = ?$

Now multiply these differences together.

4 × 2 = 8.

Next add these same numbers and subtract their sum from 100.

4 × 2 = 6.

100 — 6 = 94.

Therefore 98 × 96 = 9408.

In writing the product, if the product of the differences (4 × 2) is expressed by one figure as in this case, 8, write a cipher in tens place, then next at the left write the difference between 100 and the sum of the difference (4 + 2).

In the following one the cipher would not appear in the product, the tens place being occupied.

$\overset{6}{94} \times \overset{3}{97} = 9118.$

3 × 6 = 18.

100 — (6 + 3) = 91.

This short method can be easily explained, especially to students who have studied elementary algebra, by making the multiplication in algebraic form.

Taking the last example as an illustration we have

100 — 6 to be multiplied by 100 — 3.

100 — 6
100 — 3

10000 — (6 × 100)
— (3 × 100) + 18

10000 — (9 × 100) + 18.

10000 — 900 = 9100

9100 + 18 = 9118.

The same principle can be applied to numbers over 100. For example take 106 × 108.

106 × 108 = 11448.

First take the difference between each number and 100, which, it is plainly seen is 6 for the first number and 8 for the second.

Multiply together these differences 8, and 6, giving 48.

Take the sum of 8 and 6, 14 and add it to 100, giving 114.

Therefore 106 × 108 = 11448.

Algebraically the work would appear thus:

100 + 6
100 + 8

10000 + (8 × 100)
(6 × 100) + 48

10000 + (14 × 100) + 48 = 11448.

Students should be taught to recognize in the following numbers the same fractional parts as those given earlier in this series.

$1\frac{1}{4}$	$1\frac{2}{3}$	$2\frac{1}{2}$	$3\frac{1}{3}$
$12\frac{1}{2}$	$16\frac{2}{3}$	25	$33\frac{1}{3}$
125	$166\frac{2}{3}$	250	$333\frac{1}{3}$ etc

To multiply by the usual method by any number in this list is comparatively a long operation (save possibly by the first number.)

In the first column we have

$\frac{1}{8}$ of 10; $\frac{1}{8}$ of 100; and $\frac{1}{8}$ of 1000.

In the second

$\frac{1}{6}$ of 10; $\frac{1}{6}$ of 100; and $\frac{1}{6}$ of 1000.

In the third

$\frac{1}{4}$ of 10; $\frac{1}{4}$ of 100; and $\frac{1}{4}$ of 1000.

In the fourth

$\frac{1}{3}$ of 10; $\frac{1}{3}$ of 100; and $\frac{1}{3}$ of 1000.

To multiply by any of these numbers, keeping in mind the above fractions, is a very short operation.

The following will illustrate:

125 × 538 = 8 | 538000
67250

125 is 1-8 of 1000; annex 3 ciphers and divide by 8.

$16\frac{2}{3} \times 4752 =$ 6 | 475200
79200

$16\frac{2}{3}$ is $\frac{1}{6}$ of 100; annex 2 ciphers and divide by 6.

$2\frac{1}{2} \times 345 =$ 4 | 3450
$862\frac{1}{2}$

$2\frac{1}{2}$ is $\frac{1}{4}$ of 10; annex 1 cipher and divide by 4

$333\frac{1}{3} \times 4439\frac{1}{3} =$ 3 | $4439333\frac{1}{3}$
$1479777\frac{7}{9}$

$333\frac{1}{3}$ is $\frac{1}{3}$ of 1000. In place of annexing 3 ciphers, carry the $\frac{1}{3}$ out decimally 3 places and divide as before.

This scheme saves so much time every time one has an opportunity to use it, that I feel it worth while to emphasize it to my classes,

The Principles of Ad Writing

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SPECIALTY ADVERTISING.

Specialty advertising embraces all those methods and plans by which the advertiser places his name and goods before the prospective buyer through the gift of small articles designed for the personal daily use of the customer. These articles should if possible suggest the use of the goods to be sold, though many firms get good results from other articles. The main feature is to give something which the customer will find useful and which he will keep at hand constantly.

Sometimes these articles are given free, sometimes they are given in return for some service. There is scarcely a business of any kind which does not find it of advantage to collect and preserve a list of names. More will be said later regarding the use of names, but it will be sufficient at this time to know that most firms preserve such lists and of course must possess some means of securing these names. Some depend wholly upon the results of regular advertising. Others consider this too slow and go out after names by various means. Here is one of the most effective points of specialty advertising.

A small article, almost anything that comes handy about home or office, is offered to anyone interested in the line of goods sold who will write asking for catalogue. By this plan, one name only is secured for each article given. Sometimes a few questions are asked regarding the reader's probable need for the goods sold.

A more expensive article is sometimes offered for a list of names. Thus one maker of steam heating apparatus offers one year's subscription to a popular magazine the usual subscription price of which is $1.50 per year in exchange for six names of those who are interested in steam heating and who expect to buy a plant in the near future. This magazine at club rates sells for ninety cents per year, at which rate the manufacturer is paying 15 cents each for his names.

Of course some of the names will be worthless, but on the other hand, some will be names of church, school and lodge boards composed of several people, some of which will be very apt to be in the market for the same steam plant on their own account at some future time. If the firm sells a steam heating plant to one out of forty names received the direct cost is but six dollars, a very moderate amount when one considers the good which may afterwards come in from other sales in the same vicinity resulting from the first one.

Of course every dealer finds it desirable to make a good impression upon his prospective customers. If the customer has decided to wait a year or longer befere purchasing the goods and the dealer knows that it will be useless to urge a sale at present he must in some way keep his name and business before the prospective until he has bought the articles of some one. Mere advertising matter will not always do this. After the customer has seen the goods in actual use he is not interested in any mere printed description. Then, too, many people dislike to be deluged with printed matter and may become prejudiced against a firm that sends them printed matter every week.

Business men know, too, that it is not always safe to rest upon a promise from the prospective that he will communicate with this house before purchasing. The intentions may be good at the time, but some rival house is very apt to come with a "very special offer" which is good a day or two, and then only if concealed from other firms. They hint at "the trust" which makes the prices of all goods of the kind, and say that the present offer is below trust prices and can only be obtained if kept a secret from other firms. Of course this looks good and many times the offer is accepted without communicating with the other house.

To prevent business of this kind, the dealer must keep in touch so closely that this prospective will feel no other firm has so close an interest in his welfare. He makes a list of his best prospects and sends them some useful article which may or may not have an intrinsic value. If this article can be made to suggest the goods to be sold so much the better. But a gift of any kind if it be really useful will be preserved and used.

The dealer must strive to make a good impression upon his prospects so as to convince them of his honesty and upright methods of dealing. If he has some experience in dealing with the public he has learned a thing or two about human nature which stands him in good stead. He has learned that human feelings nearly always sway human reason and judgment. And herein lies the value of specialty advertising.

Some go so far as to say that specialty advertising is an effort to sell goods by means of bribing the customer. This is all foolishness. A man's trade is worth money. It is a principle of modern business practice that a man must expect to spend money to get trade. He must expect to spend money on some form of advertising in order to find customers and make sales.

Again, a house spends money for trade when it pays its salesmen's salaries and commissions. It pays for trade when it gives a discount for a certain amount of sales, or an extra amount of goods for the price of a smaller quantity.

These things are not called bribery. A small gift from dealer to customer stands in the same list with these other legitimate expenses. It is a part of the regular expense which the dealer expects to pay for trade.

Furthermore it is a very desirable kind of expense. It expresses a feeling of friendliness and good will on the part of the giver in a form which causes him to be remembered. To call such small gifts bribery is to impeach the intelligence of both giver and receiver. Who would sell his patronage for the small value received?

The worst that may be said of specialty advertising is that it is a play upon a human weakness of much the same nature as "treating" and a device which is very apt to prove successful.

To describe the various articles used in specialty advertising would require much more space than is available in this department. Celluloid, cardboard, paper, cloth, leather, wood, glass, iron, steel, copper, aluminum, brass and tin are a few of the materials used. And almost every article made of these substances is or may be used in connection with this method of obtaining and holding publicity.

As stated, let the gift be something which suggests the goods to be advertised. Thus, one maker of a tooth paste gives a handsome tooth brush, or a tooth brush holder.

Many banks give small iron banks to children in which to save pennies, nickles and dimes until the sum is sufficient for deposit.

A well known stove dealer presents his customers a book of popular fiction every Christmas. Are these retailers not rendered more friendly, more open to arguments from this house, and less susceptible to arguments against it, on account of this little gift?

(*Continued on page 28*).

THE PROBLEM OF ADOLESCENCE IN THE BUSINESS SCHOOL

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THE GIRL IN THE BUSINESS SCHOOL.

From my previous article on Adolescence it might appear that the boy is the only problem the school faces; yet the girl is a more concealed and far subtler one.

Girls are reticent where boys are boisterous, have greater capacity for enduring pain, pass through the crucial adolescent changes more rapidly, so that even to the careful observer, the inner feminine mind and motive are difficult to analyze.

An eminent French scientist has spoken of woman as first a beast of burden, next a domestic animal, then a slave, then a servant and after that a minor. While this harsh characterization is perhaps a little overdrawn, still all of woman's past racial life has tended to concealment, to evasion, to submission, so that in everything that reveals her real nature she is silent.

There have been a few invaluable records left us. Madam Roland, George Sand, Louisa Alcott, Helen Keller, Marie Bashkertseff, Mary McLane, Ada Negri and a few others have given us remarkable evidence of the condition of the feminine adolescent consciousness. From these records we may judge that the experiences spoken of, differ only in intensity from the universal experience. It may be noticed in passing that gifted people tend to prolong their youth and to carry into maturity that elasticity, that "springiness" of soul which is one of the marks of genius. All the records we have are of such gifted people. There is never anybody around to write the lives of the common ones, and whoever will reveal the inmost thought, shall find it, as Emerson says, the universal thought of all and become the uncommon chronicler of the commonest feelings of the race.

So we may safely receive these deep, impassioned out-pourings, scanty as they are, as typical of all budding womankind.

I may say first that there is in America no system of education for girls to make women out of them, as we seek so earnestly, though sometimes so futilely, to make men out of boys.

Our educational plan is an inheritance, which we cannot seem to forget. It was but yesterday the girl started to school and, of course she had to go to a boy's school, taking a boy's treatment and being molded and fashioned like a boy, drinking in a boy's ideals, learning of the manlike virtues in the stories of valorous Rome, hearing always of great men—no wonder our high schools are today the despair of thoughtful people.

To be sure we have so-called "girls' schools" but from these, wherever opinions have been given, we hear that they establish no different procedure even in gymnasium work, for their girl classes.

The time was once that he who criticised the American school system was thought to be a sort of traitor; that idea is entirely gone, and we now recognize the critic as the best friend of our schools of all kinds. Sure of this acceptance, I can make apology for whatever condemnation I may make, not of persons, but of conditions and methods.

The difference between the budding boy and girl is that the boy acts his racial impulses; the girl thinks hers. The boy reverts to racial occupations, hunting, stealing, warfare, the company of "gangs" and such things; The girl broods on love, religion, pride of ancestry, has intense longings for fine clothing and jewelry, a mania for candy, a desire for death, sometimes reverts to profanity and almost always has a vague and wonderful ideal in mind as her lover.

These things are not rare, peculiar instances; some of them go on in the minds of every girl who comes under the commercial teacher's care. It is no wonder they are somewhat trying and hard to get along with at times. Here is the great trouble in mixed classes. Treating all students alike is the veriest rot. Nothing is so good for the pugnacious and wayward youth as a good trouncing, and many a boy has been reformed by Dr. Spankster's remedy, gentle sentimentalists to the contrary, notwithstanding.

But to be harsh with a girl at this age is a crime. Yet I cannot say that I look with disfavor upon co-education. Our high schools do not hold their boy students because nearly all their teachers are women, just at the time that the boy needs the masculine ideal, and because the girl at the same age is nearer maturity than the boy and excels and shames him. Our high schools feminize and "sissyfy" the boy making him useless and inert.

Those private schools for boys who choose their teachers for their manly, virile accomplishments in games and contests are not far wrong. The savant and bookworm should have nothing to do with the boy in his teens. There is a lesson here for some business schools with their perfectly proper young lady faculties.

So much for conditions. We must determine first of all the object of our business schools in their relation to girls. Are they to train for independence and self-support or will they keep in mind woman's necessary and natural functions.

If we decide to educate for celibacy it simplifies our duties but puts the efficiency and value of the school upon a lower plane. If we insist, in our course, in keeping alive those instincts of domesticity that prolong the race, we shall do what few schools are doing.

I do not mean that the business school shall become an institution for the study of culinary mysteries. The attempt of high schools to reform by putting in sewing and cooking classes does not anticipate or help nature. Boys become more proficient cooks than girls when they set out to be. Cooking and sewing are not racial occupations—but recent discoveries and innovations in the history of the race, and so do not affect the poise and growth of the soul to any great degree.

What we need to do is something more evanescent and primal—to deal with all the instincts of womankind so they will not be ridiculed or shamed out of growth.

Every school should have on its walls a picture of the ideal woman, if not one of the Madonnas of genius, a picture of a radiant child, a landscape with a home in it—the rose-embowered cottage of romance, if you wish it. It should also have pictures for the boy, and each one should support and parallel the impulses of the budding, growing creature.

As a matter of business for the private school, these things will induce students to stay longer and complete a thorough course—to "like the school."

Frequent allusion should be made to great women, great womanly women, and extracts should often be read from their biographies. Suggestions on the harmony and beauty of clothing are necessary. The girl should learn to dance; in fact, no girl can be said to be educated who has not learned the rhythm of motion. My reference here is not to the ball-room dance, which is far from good, but to those now almost forgotten dances which are the essence of grace and harmony of motion—the dances that grow out of folk lore and old traditions.

(*Continued on page 28.*)

TYPEWRITING

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As in my previous articles I have discussed about all the different phases of typewriting, I feel that it will be entirely proper to use the space this month for the discussion of a subject which will be fully appreciated, I know, by every teacher. During the past month, I received a communication from one of the readers of THE BUSINESS EDUCATOR, asking if it is practical for a stenographer to change from the sight method to the touch method while working. The following, which I quote from the December 1902, "Gregg Writer," answers this question fully:

It is perfectly feasible to change from the sight to the touch method without in any way interfering with the operator's work. The writer is personally acquainted with many operators who have completely changed from sight to touch without the slightest inconvenience. One young man, a stenographer in a lawyer's office, where the work was exceedingly heavy, made the change in a few months, and thereby not only added to his ability to turn out more work of a better quality, but added considerably to his income.

The first requisites of touch operation are invariable fingering, proper position of the hand, and independent finger action. These three things may be accomplished fully as well by the sight method, though not quite so quickly. After the finger action has been mastered and the hands trained to occupy habitually the same position over the keyboard, then, gradually practice writing without looking at the keys. Very few sight operators use more than two fingers of each hand. The work of learning the fingering should therefore begin with these fingers and the third and fourth gradualllly brought into use. This will not be so easily accomplished as might be imagined, for such fingering as has been previously used is most likely to be of an unsystematic and unscientific sort. From the beginning of this work the operator should accustom himself to proper hand position by keeping the fourth fingers on the letter "a" and the semicolon. No attempt should be made at operation without looking at the keyboard until complete control of the fingers is obtained. When this is accomplished, the blanking of the keyboard should be commenced, by beginning with the outside row of fourth finger letters, and working toward the middle of the keyboard. Sight operation may be used on the unblanked keys, but after a key has once been blanked it should be operated entirely by touch.

Do not attempt too much at the beginning, lest you become discouraged, but accomplish what little you set about to do thoroughly. By following these suggestions, and the instructions given in any first-class work on touch typewriting, the new method may be easily acquired, and a foundation thus laid for the highest achievement in typewriting.

SOME SIMPLE ARITHMETIC.

Ambition + Preparation + Determination = Success.

Laziness + Anything else = Failure.

Energy × the Number of Days in the Year = A Good Salary.

24 Hours — 8 for work = Too many for idleness.

One man's work ÷ three people = Nothing done well.

A week's savings × 52 each year = The best New Year's resolution.

Inherited fortunes × s generations ÷ 5 young sports — brains = 5 idiots. —Ellis S. Cook.

The Subjunctive Mode continued from page 21.

They act as if it *were* (was) possible to deceive us. Rule 4.

In this sentence the supposition is, "If it were possible to deceive us." This supposition is viewed by the speaker as untrue or unlikely.

I could jump across the stream if it were (was) necessary. Rule 4.

The supposition is, "If it were necessary." This is viewed by the speaker as unlikely. Therefore the subjunctive is used.

4. If she *was* (were) at the reception, I did not see her—Rule 2.

5. If he *speaks* (speak) only to display his talents, he is unworthy of attention.—Rule 2.

In the fourth sentence the supposition is. "If she was at the reception." This supposition is made without any hint as to whether she was at the reception. In the fifth the supposition is, "If he speaks only to display his talents," which is also made without any hint as to its correctness. Therefore they are expressed by the indicative.

6. If the book *is* (be) in the library, why don't you take it?—Rule 1.

The supposition is, "If the book is in the library," which is assumed by the speaker to be true. The book is in the library.

7. If the book *were* (was) in the library, you could take it.—Rule 3.

The supposition, "if the book were in the library," is assumed by the speaker to be contrary to fact. The book is not in the library.

8. I wish my mother *were* (was) here.—Rule 5.

The thought of the speaker is "I wish my mother were here" (but she isn't). The use of the past tense "was", would make the sentence ridiculous—to wish that my mother "was" here sometime in the past. This illustrates the necessity of classifying the tense as, Present "be", Imperfect, "were". Were in the indicative is *past* tense, but in the subjunctive, "were" does not refer to past time.

9. If this *be* (is) treason make the most of it.—Rule 7.

In this sentence "be" or "is" could be properly used, but the meaning would vary. If "be" is used, it denotes doubt in the speaker's mind; his thought being, "If this *be* treason (but I doubt that it is treason), make the most of it". Had he said, "If this *is* treason, make the most of it," his thought would have been, "If this *is* treason (and it is or may be treason) make the most of it."—Rule 1.

In the following sentences, *choose* the correct form of the verb and give reason for your choice.

10. If I *was* (were) in his place, I would go.

11. If my father *was* (were) here he would enjoy this.

12. He brags as if he *was* (were) of note.

13. If an animal of any kind (were) *was* kept shut up in a box, it would surely die.

14. Oh, that you *were* (was) blameless.

15. Though the vase was (were) made of steel, the servant would break it.

16. Though the boy's coat *was* (were) made of silk, he *soiled* (would soil) it.

17. If the debtor *pay* (pays) the debt he will be discharged.

18. Though a liar *speak* (speaks) the truth, he will hardly be believed.

19. I could write mere sentences if it *was* (were) necessary.

20. If this *be* (is) incorrect, make the most of it.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

THE PROVIDENCE PROGRAM.

A glance at the program for the Easter meeting of the Eastern Commercial Teachers' Association at Providence, R. I., reveals a lot of good things for those who attend. No one can afford to miss the meeting who lives within a reasonable distance and who is not detained by something more than business.

The E. C. T. A. is the most aristocratic organization in our profession, and yet it is so democratic in many ways that no one who attends thinks it the least bit blue or uppish. But it does do things to a turn in the latest fashion as well as in the most hospitable manner.

With Dr. Hull in the chair, and the program as announced by the Executive Board, an unsurpassed meeting is assured, and Providence is again going to prove her right to her name, as she has more than once in the past.

Now but one thing remains to make it an unprecedented success and that is true Easter weather. Not the kind the Washington weather man gave Taft, but the kind we all want so the rabbits' ? eggs won't freeze. Our best wishes for the weather; the other things are assured. Now its up to you individually to make the crowd collectively what it should be.

GET YOUR TICKETS FOR PROVIDENCE.

If any doubt existed in the minds of the members of the Executive Committee of the E. C. T. A., as to the ultimate success of the Easter Meeting, that doubt vanished when they visited the beautiful and busy city of Providence on January 30th, and clasped hands with local people.

It has never been my pleasure to meet a better body of men. Their earnestness and enthusiasm was contagious, and I became so thoroughly impressed with the idea that this will be the best meeting yet held, that I sincerely hope every member of the Association will make a special effort to be present.

The Committee has worked faithfully to make up the best program of which they were capable, and now having finished their labors, are willing to accept the verdict of the Association as to how well they have performed the duties intrusted to them.

If you appreciate a warm, hearty welcome, go to Providence Easter, and you will get it. The local people are working and planning day and night for your entertainment, comfort and pleasure. Let us show our appreciation of the earnest and faithful efforts they are making, by doing our best to get together the largest attendance in the history of the Association.

E. H. Norman, Chairman.
Executive Committee E. C. T. A.
Baltimore, Feb. 25, 1909.

Program of the

EASTERN COMMERCIAL TEACHERS' ASSOCIATION

Providence, R. I., April 8, 9, 10, 1909.

THURSDAY MORNING, 9:30 TO 12
CROWN HOTEL.

Registration of members.
Payment of dues.
Trips in and around Providence, under the direction of the Local Committee.

THURSDAY AFTERNOON, 1:30 TO 4:30
NORMAL SCHOOL.

1. Address of welcome to the State of Rhode Island, Hon. Aram J. Pothier, Governor of Rhode Island.
2. Address of welcome to the City of Providence, Hon. Henry Fletcher, Mayor of Providence.
3. Response, T. B. Stowell, Bryant & Stratton Business College, Providence, R. I.
4. President's Address, Edward M. Hull, Pd. D, Banks' Business College, Philadelphia, Pa.
5. Announcements and appointment of Committees.
6. Address—Walter E. Ranger, State Commissioner of Public Schools of Rhode Island.
7. School Management, E. E. Merville, Spencerian Commercial School, Cleveland, Ohio.
8. The Newspaper Attitude to Simplified Spelling, Charles T. Platt, Platt's Business School, Hoboken, N. J.
9. A Twenty minute talk on Penmanship, C. E. Doner, Beverly, Mass.

   Discussion.
10. What a business man expects of a stenographer, A. W. Holmes, Baird-North Company, Providence, R. I.

THURSDAY EVENING.

Entertainment to be provided by the Local Committee.

FRIDAY MORNING, 9:30 TO 12:30
NORMAL SCHOOL.

1. Suggestions to teachers of commercial law, F. G. Nichols, Rochester Business Institute, Rochester, N Y.
2. The Development of the Business High School, Allan Davis, Prin. Business High School, Washington, D. C.
3. What a Typist ought to know, Archibald Cobb, Remington Typewriter Company, N. Y. City.

   Discussion.
4. Beginners' Bookkeeping in the High School, Frank E. Lakey, English High School, Boston, Mass.
5. Beginners' Bookkeeping in the Business School, C. H. Blaisdell, Rhode Island Business College, Providence, R. I.

   Discussion.
6. A Seminary Method of Teaching Commercial Subjects, Calvin O. Althouse, Boys' High School, Philadelphia, Pa.
7. Signs of the times in Commercial School work, J. C. Walker, Burroughs Adding Machine Co., Detroit, Mich.

   Discussion.

FRIDAY AFTERNOON, 2 TO 4:30
NORMAL SCHOOL.

1. Business Ethics, Hon. T. M. Waller, Ex-Governor of Connecticut, New London, Conn.
2. The Perplexing problem of Commercial English, Carl C. Marshall, Goodyear-Marshall Publishing Company, Cedar Rapids Iowa.
3. Business Correspondence—What it is and how it should be taught, Carl Louis Altmaier, Drexel Institute, Philadelphia, Pa.

   Discussion.
4. Typewriting, Miss Gertrude W. Craig, Simmons College, Boston, Mass.

   Discussion.
5. How the school can help the graduate before and after graduation, C. B. Pease, Burdett College, Boston, Mass.
6. Arithmetic, A. R. Dorman, Middleboro, Mass.

7. Laboratory Methods in teaching arithmetic, James E. Downey, High School of Commerce, Boston, Mass.
Discussion.

FRIDAY EVENING.

Reception, 6:30 to 7.
Banquet, 7; Toastmaster, Chas. M. Miller, The Miller School, New York City.

SATURDAY MORNING, 9 TO 12:30
NORMAL SCHOOL.

1. Shorthand Contests for the Miner Medal and Eagan Cup (beginning at 9).
2. Typewriting Contests for the Penman's Art Journal Trophies (beginning at 10:30).
3. Round Table (speakers limited to five minutes).
Open discussion of practical school problems, such as:
Methods of obtaining students.
Standards of admission.
Standards for graduation.
Securing employment for students.
4. Commercial Education in England, Horace G. Healey, Penman's Art Journal, New York City.
5. Shorthand, G. P. Eckels, Commercial High School, Pittsburg.
Discussion.

SATURDAY AFTERNOON 2 TO 4:30
NORMAL SCHOOL.

1. Business Meeting (2 to 3:30):
   a Reading of minute's and General Secretary's report.
   b Treasurer's report.
   c Report of Committees.
   d New business.
   e Election of officers.
   f Selection of place for next meeting.
   g Adjournment of business meeting.
2. Training in Accountancy, Orlando C. Moyer, Simmons College, Boston, Mass.
3. Course of Study for a Business High School, Carlos B. Ellis, Technical High School, Springfield, Mass.
4. Announcements of results of contests.

EASTERN COMMERCIAL TEACHERS' ASSOCIATION.

ORGANIZED NOVEMBER 27, 1897.

Providence, R. I., March 9, 1909.

Dear Reader:

Of course you are intending to be present at the Providence Convention of the Eastern Commercial Teachers' Association on April 8, 9 and 10, 1909. The Providence Convention is to be the best yet held. You may have a vivid remembrance of the pleasure and profitableness of the former PROVIDENCE Convention, and we are congratulating ourselves that we have not been in a lethargic state since then. We therefore wish you to come again, and enjoy the many extra good things which we have been providing for the comfort and nourishment of both body and mind. We offer you some 'pointers":

First—The Rhode Island Commercial Teachers' Club, composed of all the commercial teachers of the State, is to be the host of the Convention—a novel idea.

Second—The program of the Convention is to be of a high grade, with wide-awake and progressive speakers.

Third—The Special session on Thursday evening is to comprise two lectures, one on "The Evolution of Bookkeeping" and the other on "Specializing in Modern Accounting." Special music for the occasion.

Fourth—Mid-day lunches will be provided in the Normal School Building where the convention will be held.

Fifth—The Banquet on Friday evening in the Normal School Gymnasium will be unique—good supper, good music, good speeches, all worthy of your special attention.

Sixth Automobile and "walkers" trips under experienced guides will be made to some of the large manufacturing concerns of the State, such as Gorham's Brown & Sharpe's, Nicholson File, National India Rubber Co., to Brown University and to historic buildings and other places of interest.

The half has not been told of what is being prepared. We will tell you the remainder when you get here. We are looking forward with pleasure to your presence in Providence as our guests on April 8, 9 and 10, 1909.

Will you kindly advise us of the name and address of any teacher in your school who has not received a copy of this letter.

Fraternally yours,
EXECUTIVE COMMITTEE OF RHODE ISLAND COMMERCIAL TEACHERS' CLUB.

P. S.—An early application for reservation of room at hotel should be made to Mr. H. L. Jacobs, 532 Butler Exchange, Providence, R. I. It will be to your advantage to do this.

THE CONNECTICUT BUSINESS EDUCATORS' ASSOCIATION.

The Sixth Annual Convention of the Connecticut Commercial Educators' Association was held in the rooms of the New London Business College, Saturday, February 20, 1909.

Mr. Brubeck, proprietor of the school welcomed the members and visitors in a few witty and well chosen words after which N. B. Stone, President of the Association spoke of the Progress and Needs of the Connecticut Commercial Schools. He gave an account of the first attempts at establishing this class of schools by Mr. Barlett in 1834.

Mr. Stone then introduced Mr. Lister, of New York, who gave a practical talk on Penmanship with illustrations on the blackboard.

Mr. Marshall spoke extensively on the subject, "How and Why We Should Know Words." C. B. Post's subject was Correspondence and was handled by him in an able manner. He read some letters of application and acceptances calling attention to the weak points and showing how stronger phrases might be substituted.

Mr. Rowe, of Baltimore, spoke on the "Ideal Business School, How Promulgated and Kept to the Front." Mr. Rowe concluded his talk by saying that the business school, in order to be successful, must be conducted by men with truer educational instincts.

One of the most interesting features of the forenoon program was a speech by Ex-Governor Waller, of Connecticut, and a citizen of New London, who said much in praise and encouragement of the business school and of the young men and women trained therein.

Ex-Governor Waller was given a vote of thanks by the Association for his splendid address.

The afternoon session opened with the Typewriter Speed Contest for the Brown Trophy, a handsome bronze cup presented to the Association by I. S. Brown, of Bridgeport, Connecticut, to be contested for only by students of bona fide public or private schools in the state of Connecticut. The winner was also to receive a gold medal properly engraved.

Out of the eight contestants the three making the best record were:

	Total No. words	Errors	Net Speed per minute
Edith E. Eccles	2387	144	56
J. S. Chehowski	2088	130	48
Caroline Church	1879	135	40

Miss Eccles was afterwards presented with the cup and medal and received congratulations from everyone present.

The regular business meeting of the association was held after the contest and the following officers were elected for the ensuing year:

President, L. B. Matthias, Bridgeport; Vice-Pres. and Treas., E. J. Goddard, Bridgeport; Secretary, Miss Flora B. Pryor, Waterbury; Member Ex. Committee, N. B. Stone, New Haven; Asst. Sec., Miss Abbie A. Coburn, New Haven.

In behalf of Mrs. Merrill, of Stamford, Mr. Brown presented a gavel to the Association and gave an invitation to hold the next meeting in her Stamford school.

Mr. Booth, of New Haven, gave a talk on Mathematics. C. V. Oden, of the Underwood Typewriter Co., followed with a talk on Progress.

Rose L. Fritz, the World's Champion operator, took Mr. Oden's talk on the typewriter, following him with ease and then gave a one-minute exhibition of speed, writing 123 words. Miss Fritz's wonderful speed and perfect command of the machine elicited much applause from the members and visitors.

I. S. Brown read a paper on the Modern Use of the Typewriter and the program closed with a short talk on High Standards by C. G. Fitch, of the Remington Typewriter Co.

It was the unanimous verdict that Saturday's Convention was the liveliest and most profitable in the history of the Association which though only six years old has become an important factor in commercial education in Connecticut.

Ad Writing continued from page 23.

The story is told of a certain dealer in a line of goods which from their nature must have a limited list of customers, who gave one customer whose particular custom he sought a complete, leather-bound dictionary of the highest grade. The only thing in the form of an ad found upon it was the expression—"Presented with the compliments of Blank, Dash and Company.

As the story goes the firm received the custom of the firm it thus sought for the simple reason that the expensive and useful gift they had received stamped this house so plainly on the minds of the entire office force that this house always came to mind whenever anything in their line was required.

On the other hand the profits from their trade would pay for several dozens of dictionaries and "then some" as the phrase goes. It was a paying investment for the house.

QUESTIONS.

1. What is specialty advertising?
2. What are suitable articles for the use of specialty advertising?
3. Explain the double use of such articles premium and gift.
4. Make a list of articles which you may have known dealers to give. Calendars, maps, pencils, match safes, mirrors, etc., are frequently so used.
5. Note the use of such articles in building name lists. These may be found in the advertising pages of newspapers and magazines.
6. Make a list of five different lines of business and suggest suitable articles to be used in specialty advertising by each.

Adolescence continued from page 24.

And now because all those who have read this far are people of sense, I shall speak of the periodicity of woman's life. Everything else should give way to this highest law of her being. During the "monthly Sabbaths of rest" there must be leisure. Here the woman should stop and let nature work. I am sure that many chronic diseases of women are due to the thoughtless forcing of girls during these times, without regard to their deepest nature. If the business school takes note of this it will be the first.

The unfortunate tendency of much education is to hasten the flight of adolescence; we should rather delay, retard it. Keep the boy and girl spirit alive as long as possible—not make aged and sedate business men or mimicking parlor marionettes of growing children. Delay adolescence—give it things, ideals, emotions, heart throbs to feed on. Call girls and boys by their first names. Miss Jones at sixteen is an impossibility—a travesty on nature. Deal gently with girls in all sympathy; with boys, especially during the combative stage, with some force, even rudeness of speech and manner. If the boy drags his feet, lounges, has dirty clothes, it will do no good to tell him in clear and mellifluous accents that you expect him to be a gentleman. He may not know just what a gentleman is, He does not understand such language. Tell him to "Brace up and quit being a slob," and it will penetrate into his conscience.

I cannot hope to exhaust this topic although already far exceeding just limits for this article. If it gives someone a little insight into a trying time for girls and some sympathy for their troubles, it will do enough.

M. W. CASSMORE.

Charles Currier Beale, one of the best known shorthand reporters in the United States, and an author of many books pertaining to the practice of his profession as well as one of the founders and a past president of the National shorthand reporters' association, died early today in a sanatorium, where he had gone from his home, 28 Monument St., West Medford, Mass., to recuperate from the effects of a nervous breakdown which brought on heart disease. Continued overwork caused the breakdown which resulted in his death at the age of 44 years.

He was born in West Medway in 1864. He was the author of a textbook known first as "Simplified Phonography" and later as "Beale's Shorthand" which ran through 10 editions, containing a shorthand system of his own invention. For several years subsequent to 1884 he conducted successful shorthand schools in Boston, Providence and Lynn before turning his attention to professional shorthand and official court reporting. At the time of his death he held the position of official court reporter to the second jury session of the superior court of Suffolk county, to which he was appointed in 1908.

Mr. Beale was a member of the American dialect association. His collection of 200 works on memory training and dialects is very complete and contains treatises which are 400 years old. He was also the author of a curious manuel called "Mnemonics."

In 1889 the National shorthand reporters' association was formed. Mr. Beale served untiringly on executive, legislative and publication committees, and in 1903 and again in 1904 was chosen president of the organization.

While at work carrying on his professional shorthand duties he took a four year course in the Boston Y. M. C. A. law school and was admitted to the bar in 1897. In connection also with the directors of the Boston Y. M. C. A. he became interested during the past season in a class of instruction for shorthand writers in the duties of professional reporters. In the absence of teachers qualified for this service Mr. Beale undertook the personal instruction of the class and prepared its curriculum. He was also engaged since last fall in the reporting of a series of addresses before the graduate school of business administration connected with Harvard university.

It was the literary side of shorthand rather than the professional that appealed most strongly to Mr. Beale. He accumulated a library of shorthand works of nearly 3000 volumes, containing rare copies of first editions. He also made a thorough study of the history of shorthand, and in this field must be considered as having attained an authoritative position. Few men, it is said by those who were associated with him, have delved more deeply and with more painstaking and studious research into the literature of shorthand.

His paper on "The Silent Man," depicting the court stenographer at his table in the busy courtroom, is regarded as a classic among the profession. Embraced in his shorthand library are nearly all of the productions issued from the old Phonographic institute "engraved on stone by Ben Pitman." His collection of periodicals comprised complete files of all important American and English journals, as well as a notable collection of the printed proceedings of trials and debates reported by early American and English shorthand writers, and a number of valuable manuscripts, including some tiny testaments and psalm books in the old English stenographies.

He loved his profession for its own sake and used his keen mind in endeavors to uplift shorthand standards. His conspicuous ability and fidelity as court reporter in the superior courthouse in Boston earned for him during his 10 years' of service the good-will and esteem of bench and bar.

He is survived by a wife and a daughter, Miss Helene Beale, age 19.

The funeral will take place at the residence, 28 Monument St., at 2 o'clock, Saturday afternoon.

FOR YOU.

"Report of Committee on Tuition and the Address of J. A. Lyons," given at the Indianapolis Meeting of the Private Commercial School Managers' Association, is the title of a booklet of eighteen pages recently received from J. A. Lyons, 378 Wabash Ave., Chicago, which every commercial school proprietor, principal and teacher should read. It contains those unpleasant truths few have either the conviction or courage to utter, and the very information proprietors and teachers need to strengthen their backbones. Accompanying the pamphlet is a list of questions which every school man should answer truthfully and promptly. This committee is giving valuable time to the subject and YOU should show your appreciation and approval by aiding all you can. "Do it now."

NEWS NOTES AND NOTICES

Mr. Charles H. McGuire is now Associate Manager of the Specialists' Educational Bureau devoting his entire time to the business. Mr. McGuire is a man well qualified both by training and experience, for this important work. He was for several years in charge of the Kansas Wesleyan Business College at Salina, Kansas, and later associated with Mr. J. P. Simon at Superior, Wis., as partner in the New Era Business College. In addition to school work, his experience extends into the field of public accounting, having been employed in the Treasury Department at Washington for one year. For two years Mr. McGuire has been at the head of the commercial department of the Cony High School, Augusta, Me.

In a piano contest recently held at Utica, N. Y., Leon J. A. Collis was awarded first prize, a piano valued at $435. Mr. Collis wrote the sentence "Kimball Pianos Excel" and numbered each sentence consecutively 3,352 times; being 809 times more than his nearest competitor. The writing was done on one side of a card three by four inches; both words and figures were discernable. Mr. Collis is quite active in all branches of penmanship and enjoys a liberal patronage in the way of engrossing resolutions, diploma filling, etc. He was for several years a public card writer, but is now bookkeeper for a large trucking company in this city.

Miss Dorothy Helme, a graduate of the Albany Business College, is the new commercial teacher in the Oneonta, N. Y., High School. She follows Miss Emma G. Bates, who goes to the Yonkers, N. Y., High School, at a handsome salary.

Miss Sadie H. Pickard is the new Gregg shorthand teacher in the Dover, N. H. Business College.

J. A. Madden, a very worthy Zanerian, recently joined the staff of the Bowling Green, Ky., Business University as an assistant teacher.

Chas. W. Gay, of Schenectady, N. Y., has purchased the Dayton, Ohio, Business College.

R. F. Kennedy, formerly secretary and treasurer of Union College, Eau Claire, Wis., has purchased the entire interest in this college held by H. G. Martin. Mr. Kennedy is now President and Manager of this well known institution.

Mr. P. W. Costello, of Scranton, Pa., with whose work in the engrossing line our readers are familiar, recently received the order for the engrossing of the resolutions passed by the National Democratic Convention on the death of Ex-President Cleveland, and those passed four years ago by the same organization on the death of United States Senator Jones.

The School of Commerce, Marion, Ohio, on April 2nd celebrated the 2nd birthday anniversary of that institution by moving into new quarters. We take it for granted that this means the old quarters became too small and that it was necessary to secure larger and better quarters to properly accommodate all students of this school.

M. A. Adams, the enterprising and well known proprietor of the Marietta, O., Commercial College, recently purchased the Braniger Business College, Parkersburg, W. Va. Mr. Adams is having splendid success in conducting the Marietta school and he states that he believes he will meet with success in Parkersburg. Mr. Braniger has retired from school work, having purchased a farm near Kimbolton, O., where he expects to remain for some time.

Mr. H. E. Byrne, of Tyler, Texas, whose portrait appears above, is a Missourian by birth, having been born thirty-eight years ago.

When Mr. Byrne left home to enter the business world he did so with a feeling of confidence because he was able to write well and teach penmanship. He knew that with that ability he could make a living anywhere. Many young men think they must have money back of them in order to succeed, but not so with Mr. Byrne, or any other young man who has practical skill in his hand and common sense in his head.

With the skill and pluck referred to above as his principal capital, he began his business college career about eighteen years ago, since which time he has succeeded by degrees until at the present time he is principal owner of six business schools in as many different states as follows: Tyler, Tex., Commercial College; Fredonia, Kan., Business College; Moberly, Mo., Commercial College; Capital City Business College, Guthrie, Okla.; Columbus, Miss., Business College; and Athens, Ga., Business College. And unlike many chain schools, we hear only good reports of the Byrne Schools, indicating that conscientious work is being done all along the line.

In connection with the business college work, he has built up quite a publishing business along shorthand and bookkeeping lines, and deals not a little in real estate, etc.

The Tyler Commercial School was opened in 1900 and for the past two years they have had annual enrollment of 1,500 day students. This bespeaks unusual ability to gather in students and to take care of them satisfactorily. It means not only an abundance of hustle, but a genial personality as well. And the greatest success can be achieved only through the possession of these two essentials.

Mr. Byrne comes north frequently to attend the N. C. T. F. and thus keeps in touch with the profession.

It's about time to pack your grip for Providence.

Harry C. Spillman, the wide awake secretary of the Department of Business Education of the National Educational Association, which meets in Denver next summer, reports they are expecting the largest attendance of commercial teachers in the history of the Department of Business Education. Mr. Spillman is preparing a special report which will be of considerable value to commercial teachers, a copy of which will be sent to any teacher free of charge who will forward his name and address.

C. A. LeMaster, proprietor of the LeMaster Business Institute, Orange, N. J., under date of March 5th, writes as follows: "Our school is going splendidly. We have been in existence but three months the first day of this month. We started with twelve students in the day school and three in the night. At present our total enrollment is one hundred and twenty-one.

Mr. E. H. Norman, of the Baltimore Business College, recently delivered a most entertaining and profitable lecture to the young ladies of the Stenographers' Association of Baltimore. Mr. Norman is getting to be recognized as one of the really few eloquent men in our profession.

The new Collegiate Institute, Picton, Ont., formally opened its doors to the public, Friday, March 12, 1909. We wish for it a larger field of usefulness, and increased prosperity.

The pupils of the Rhode Island Commercial School, Providence, R. I., under the wise guidance of Mr. C. H. Blaisdell, are following the lessons by Messrs. Berkman and Leslie very closely. His pupils are all doing good work. He intends exhibiting some of this work at the Eastern Commercial Teachers' Association Convention, held at Providence, April 8, 9 and 10th. We doubt not that this exhibit will be a popular one.

Mr. G. E. Spohn, of the Capital City Commercial College, Madison, Wis., reports a splendid attendance in that institution. He says the enrollment will doubtless exceed that of a year ago by at least 15 per cent. This is very good considering the year and the times.

Mr. T. B. Chandler of the Erie, Pa., Business College, recently sold his interest to Mr. Amos M. Cassel, who will now conduct the school alone, with the aid of an efficient teaching force. Mr. Chandler steps down and out at the advise of his physician because he is in need of a change of climate. Mr. Cassel reports a splendid growth in the school during the past two years with an excellent outlook for the balance of this year. We wish the institution the success it merits, and Mr. Chandler the health and prosperity he deserves wherever he may locate.

On Friday evening, March 19, 1909, the students of the Willis Business University, Springfield, O., gave a reception to all friends and prospective students of the institution. Your editor had the pleasure of attending one of these functions about a year ago and he confesses that it was one of the most enjoyable affairs he ever had the pleasure of witnessing. The Willis School is a good one in more ways than one.

On Friday evening, February 19th, there was held in Cornwall, Ont., a re-union of the students of the Cornwall Commercial College. Mr. Geo. F. Smith, the enterprising Principal, arranged a fine program, the details of which were under the direction of Mr. C. A. Bowes, head of the Commercial Department. A most enjoyable time was had.

Announcement is made of a change in the ownership of the publishing business of Powers & Lyons, Chicago and New York. J. A. Lyons has purchased the interest of O. M. Powers. Mr. Lyons and Mr. Powers have been associated in business for twenty-one years. Mr. Powers will devote his time and attention exclusively to the Metropolitan Business College, of which he is president. The publishing business will continue under the management of J. A. Lyons. The name of this well-known house is now J. A. Lyons & Company. We bespeak increased prosperity to the new-old firm and wish it all the prosperity it deserves. Mr. Lyons is one of the best known Commercial School and Text-book men—a big man in ways more than one and as reliable as he is big.

A Little Talk with Mr. J. C. Walker of the Burroughs Adding Machine Company, Detroit, Mich.

Mr. Walker, General Secretary of the National Commercial Teacher's Federation, has been closely connected with commercial school interests for the past fifteen years. He is probably as well acquainted with commercial school men as any other man in the country, and knows the ins and outs of the commercial school from the standpoint of the administration as well as the educational departments. Hence he is an ideal man for the head of a department such as this Educational Institution Department, through which the Burroughs Company is furnishing practical service to instructors and principals of commercial schools. In a recent interview with Mr. Walker, the following may be of interest to our readers:

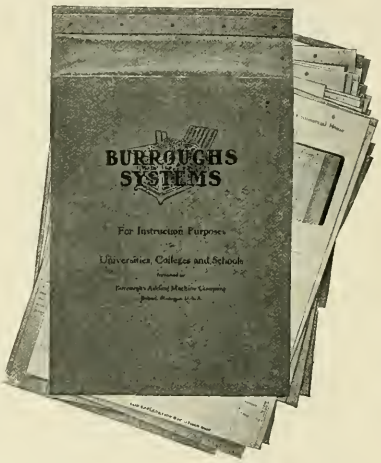
"I understand, Mr. Walker, that the schools and universities are beginning to use the adding machine for purposes of instruction as well as for practical business transactions in their offices."

"Beginning, did you say?" "Why, to-day—March first—there are 330 schools using the Burroughs machine, and I am receiving an average of one order every day."

"But are all of these machines used for instruction?" was asked.

"Probably three hundred out of the total number are used daily for instruction as well as for the routine office work."

"You know that in a commercial school the Burroughs machine can be made to do double duty: during school hours in the class rooms as an implement of instruction, and also in the office for the necessary work incidental to the administration of the business affairs of the school. This has brought about a change from former conditons in connection with graduates from various departments of commercial schools. It used to be the case that the graduates from the stenographical department enjoyed a great advantage over his classmate from the bookkeeping department, because the former knew the mechanics of the typewriter and the latest makes and improvements, while the latter was, almost without exception, ignorant of modern time-and-labor-saving devices in his own department. Hence it has come about that employers gave preference to an inferior man with some experience over a vastly superior man equipped only with a commercial education. The employer felt that the latter would set about his work in an antiquated fashion, while the former, though inferior in ability would yet understand the use of labor and time saving appliances."



"These were conditions which we tried to change" Mr. Walker continued "and we inaugurated a missionary campaign upon the plea that every pupil was entitled to a knowledge of the newer and shorter systems, no matter in what department of business he was being educated. In time our efforts bore fruit, and caused a small revolution in certain departments of business schools.

"Do not think, however, that the campaign was without practical results in the actual business world over. One prominent banker told a commercial school teacher that whereas it took three months to educate a man to do accurate work in a banking office, they could now take a business school graduate and put him to work on the Burroughs Adding machine the first day.

"That is a great recommendation when a banker says that he can take a commercial school graduate and put him to work the first day. You know as well as I do that almost every bank in the country uses our machine. The Corn Exchange Bank of New York, for instance, uses an even hundred of them. It is practically a self evident proposition then, that a man who knows how to use this machine—the mere operation requires about ten minutes to learn—stand a better show in applying for a bank job, than the man who knows nothing about the actual work which a machine can do. It needn't take much argument to demonstrate that, and that's the reason the schools are putting in the Burroughs.

"And do not think that the banking business is the only one in which you will find the adding machine. There are nearly eighty-five thousand Burroughs in use to-day, all over the country, and the young commercial graduate would have a long search before him if he attempted to find an industry in which the machine has not been used."

"How about your missionary campaign as you call it. How did you stir up the schools to an interest in the new ideas?"

"By showing them that the Burroughs was bringing about the adoption of many entirely new systems of doing business" was the reply," and by bringing the knowledge home to them that they are teaching many antiquated methods so long as they continue to do without the latest devices. We told them that they would be hopelessly behind the procession if they neglected our business system, and we laid plans to help them.

"Our Salesmen take machines into the business schools, and demonstrate what the machine can do. By showing the variety of uses to which the machine can be adapted, we furnish pretty exclusive proof that a bookkeeper cannot afford to be without the knowledge of its uses. The Burroughs business systems go with the Bourroughs machine, and all these short cuts which our Business Systems Department is constantly working out for Burroughs users are of too great practical value for the schools to ignore.

"A portfolio is furnished the school, which contains five skeleton lesson sheets outlining a course in the study of the Burroughs Bookkeeping Machines and its uses. Thus the teacher, even if not an expert operator on the Borroughs, is able to direct the pupils in that work. In this portfolio is included also a collection of forms used every day in offices all over the country, in connection with the Burroughs. There are 140 of these forms, distributed among various departments of business. There are:

Trial Balance Forms,
Sales Forms,
Banking Forms,
Statement Forms,
Invoice and Consignment Forms,
County and State Forms,
Telephone and Gas Company Forms,
Railroad and Miscellaneous Forms,
Cost Accounting Forms,
Old Line Insurance Forms,
Fraternal Insurance Forms.

"We suggest to the instructor that the student provide his own blank paper, and make his own ruling thereon, thus becoming familiar with the character of the ruling before proceeding to the actual work upon the machine.

"I think you will agree with me in saying that this is one of the most practical suggestions ever made to commercial schools for the improvement of their commercial facilities:—the installation of devices such as the Burroughs Adding Machine. Of late years business colleges have been building miniature banking offices, maintaining an actual banking business, and have instructed their pupils in mercantile businesses by means of actual mercantile transactions. Why should they not use the Burroughs Adding Machine when they are using everything else of value in the business world?

"In yet another way, "Mr. Walker went on, "we have made ourselves of service to the commercial schools, and that is through the co-operation of our Advertising Department. "Modern Methods in Business Education" is the title of a two-color folder which any school using the Burroughs machine may obtain for the asking. This folder sets forth at length the reasons why a prospective student would attend the school in question rather than another, and may be used in place of a circular issued by the school, or to supplement the school prospectus. The gist of this argument is that a commercial school should educate the student in the use of modern time and labor saving appliances, and that the particular school referred to is prepared to do so.

"I should like to add a word," said Mr. Walker in conclusion, "about our special selling plans, and also of our rental system, whereby each year, the schools may exchange their Burroughs machine for one having every latest improvement. Then, too, we have an agency in every large city in the United States, Canada, Europe, Australia, and South Africa, and anyone who may desire to know more about our Educational Institution Division may address any agency, or the main office in Detroit.

"Nor do I want to give you the impression that the machine is useful to schools only for purposes of instruction. The Burroughs machine is useful in any institution which has accounts to keep, and which receives and disburses money. The Commercial schools enjoy this advantage however, that they can make the machine do double duty."

Call your co-worker's attention to the Business Educator and its monthly budget of timely information of a professional nature.

On the Business Training Track

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

In the last article under this head, the importance of a foreign language as a commercial asset was emphasized. Another asset which should be placed along side that one is a knowledge of foreign weights, measures and money.

The foreigners who are pouring into our country at an ever increasing ing rate must find employment of some kind. Our free land is so nearly taken, that but a small per cent. of the immigrants can hope to devote themselves to agriculture. Thus they turn, naturally to the manufacturing industry in increasing numbers. This increase in labor means an increase in the output of the factories, all of which must have a market. For ten years we have been manufacturing more than we could consume at home, therefore a foreign market has become a necessity, the need for which is increasingly felt each succeeding year.

By geographical situation the South American markets are logically ours and our merchants are turning their attention in that direction. But our European competitors are already on the ground actively working for *their* interests. In the ability to use the language and with a working knowledge of the weights, measures and money of these countries, these competitors have a powerful advantage over their American rivals. They speak (or write) to the people in their own tongue and quote terms and prices in denominations with which the people are familiar—a thing that makes home runs and piles up the score in *their* favor. Our merchants must do the same if they are to play a winning game on the foreign selling fields.

As an illustration, suppose in response to an inquiry from a foreign merchant you were to quote, let us say, refrigerators 2½ by 4 feet and 18 inches deep at $15 each. Such quotations would be "all Greek" to him as he has no definite idea of what are the equivalents of feet, inches and dollars. Or reverse the case and suppose you are offered carpets at 95 piasters per arshin, or nails at 25 pfennig per kilo, or silk at 5 franc and 50 centimes per metre. Your first mental question is "How much in dollars and cents is this per pound or yard?" You must first know the exact equivalents before you can consider the offer.

Now if a competing firm should quote you these same things in denominations with which you were familiar, it does not require a profit to say which of the two will get your order. Our foreign competitors are doing this thing continually, and the necessity of speaking in terms which will be readily understood by the prospective customer, is forcing itself more and more upon the attention of the American merchant and manufacturer.

Coming thus into competition for a market with those who are better equipped than ourselves, we must bestir ourselves and see to it that, in the future, we offer as good—preferably better—facilities as the merchants of any other country.

Some of you are already asking "How can this be done?" One excellent way is for ambitious young men and women, as I know many of the readers of this Magazine to be, to prepare themselves to render such a service to their employers.

Suppose one of our firms is competing for a large order for machinery, say, the electric lighting of a city, the building of a suspension bridge, or the supplying of the rolling stock for an entire railroad, either one of which would run into the millions of dollars. What would it be worth to the firm to have someone in their employ who could quote dimensions, weights, prices, etc., accurately in the terms of the prospective customer? To get the order means a handsome profit, the enlarging of their business and a foothold in the foreign field. What would you be worth to such a firm if you could do the work for them? It is not too much to say that this ability, with the language, might easily be the "thin edge of the wedge" leading to a junior partnership or a stockholder in the concern.

Firms doing a foreign business must have such help and the young business people will do well to prepare for the demand which is sure to come. It is the man that is "on deck" that is next at the bat.

If these courses are not now offered in your school, have a talk with the head of the department or the proprietor and I am sure they will be glad to help you, either by private lessons or by incorporating such work into the course of study. You will find teachers just as ready to help their students as the students are to be helped.

We all want our country to continue her matchless industrial progress and to see her take her rightful place in the markets of the world. Thus only can our industrial leaders look hopefully into the future. And it is for you, young men and women, to render a significant service in this particular. It is the sincere hope of the writer that some who reads these lines will see here an opportunity to further our commercial interests and make a larger place for himself in the commercial world.

In almost every one's life Opportunity knocks at least once and he is wise who recognizes Her and opens wide the door to this enchanting guest when She comes to point the way to larger success.

"The ennobling difference between one man and another- between one animal and another- is precisely this, that one feels more than another."

By E. H. McGhee, Horton-Large Business Institute, Trenton N. J

LESSONS IN ORNAMENTAL WRITING

Norwalk Business College, Norwalk, O.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Wonnell

By C. M. Wonnell

INSTRUCTIONS.

This month's instruction will be brief because there are few new copies.

We take up the Q, X and Z, which finishes the capitals. Notice that Q finishes just like L. Make the shade heaviest at half the height. The shade on X may be thrown a little lower than on Q and Z. Z is a rather difficult letter to get just right. These are the important points: lower loop should be 2 3 the length of part above the base line; little loop must be *on base line* and should slant—don't make it horizontal.

I am giving you also for practice and review, a set of capitals. This you will find to be quite a test of skill. Watch these points: *Uniformity* in *size* and *spacing*.

The set of capitals given is off-hand work, there being no patching. The entire set was written in about five minutes. I wish they were better but trust you may find something in them to inspire you.

WONNELL'S CRITICISMS

J. F. G., Penn. Your work shows satisfactory improvement. Make your small letters a little larger. j is too high above the base line. Am glad to note facts regarding envelopes referred to in previous criticism.

F. J. B., Iowa. Glad you are pleased with lessons. You have an excellent start in ornamental. My only criticism is, take a little more pains in forming your small letters and in retouching t, d and p.

Z. C., Minn. Study and practice will bring the desired results for you. Make the shade on T, F and G a little shorter and nearer the base line.

M. N. S., Penn. You have a fair start and I believe you can become an excellent penman in time. Study the copies closely. Take a little more pains in placing your pen on the paper.

J. R. B., Ill. Your frankness pleases me but you must not allow discouragement to rule you. I fear you don't have time enough for practice. Remember the "Golden Text."

D. J. B., S. D. Very creditable work. Yes, I think you can win a certificate. Study closely. Second part of B too small for first part.

B. N. P., Okla. Good business hand and fair start in ornamental. Be careful in lifting pen to place it so as not to show the lift. Make beginning and finishing ovals horizontal. r too narrow.

W. J. E., N. J. Did you try the wide spacing yet? Your letters show a slight cramped appearance. Try to avoid making angle at bottom of lower loop.

E. E. W., O. Skill comes slowly but I believe yours is coming fully as fast as mine did. I think all I need to say to you is, study good copies extensively.

W. R. H., Iowa. This is better. Make beginning oval of C larger, same for G. Study form. Are you practicing daily?

J. H. J., O. You are certainly on the right track. There is no question about your reaching the goal of your ambition. Use black ink. Lift the pen at finish of w. Do not make p so long below line. Stop making angle between i and n. Don't make j so high above base line.

A. E. S., Iowa. Be more careful in re-touching t and d and in re-placing your pen after lifting it. Do not make shades slowly.

F. L., R. I. Your ornamental letter is very graceful. The only criticism I have to offer is that many of your shades are bunched too much, that is the increase and decrease is not uniform.

E. C. E., Neb. Take a little more pains on the small letters. Your capitals are all right. Shade t, d, and p.

A. W. C., N. J. Your business writing is fine. You could make penmanship a profession. Study loop in C.

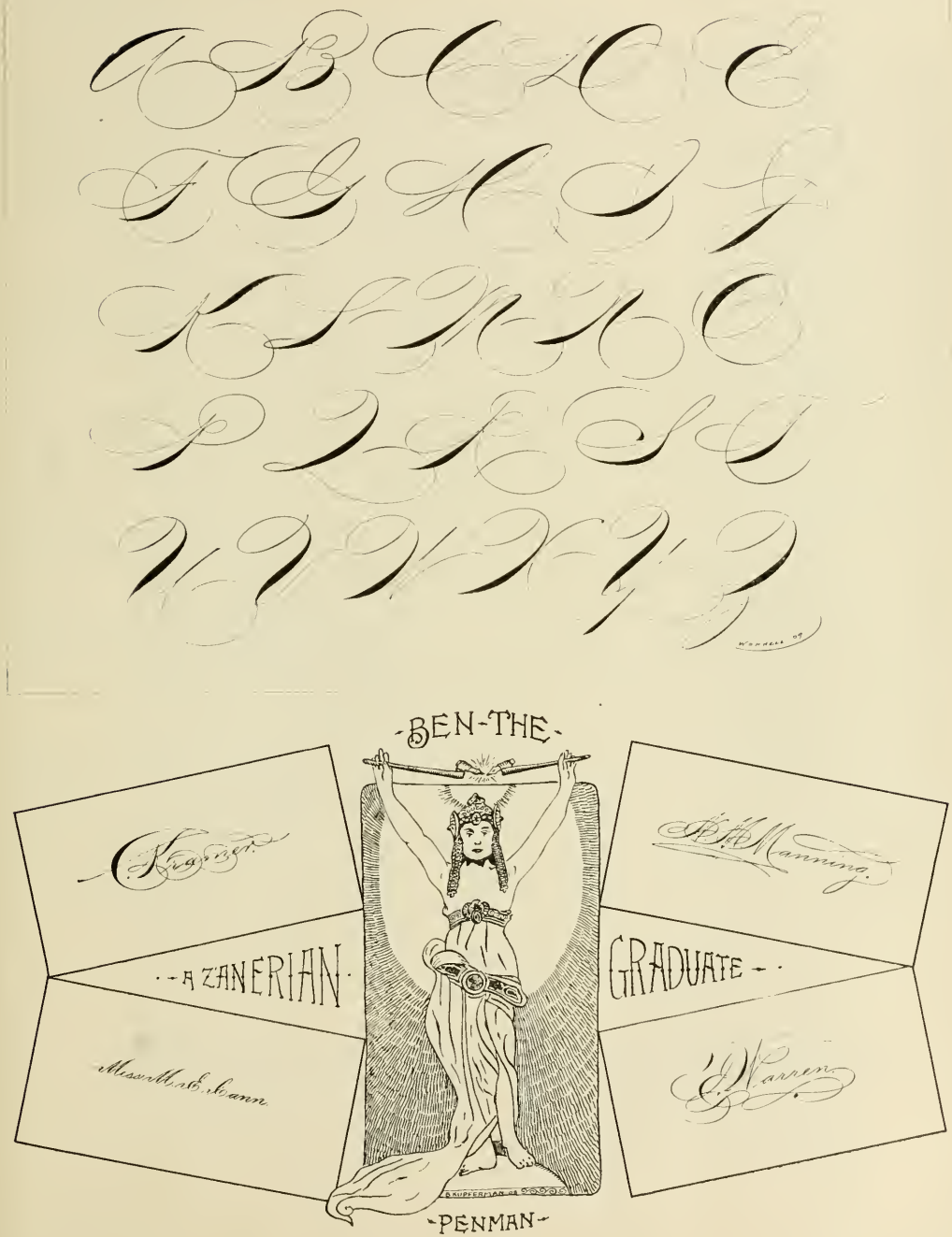
E. C. N., S. D. Study loop of C and H. Watch beginning ovals on B, D, F, etc.; also watch the finishing ovals of C and H to keep them horizontal.

S. O. S., Can. I have had to look pretty closely to know what to tell you. Beginning oval of D too small. Take a little more pains in retouching t, d and p. Notice what I said about n in March No.

H. F. D., Mo. There is no doubt in my mind of your reaching the goal of your ambition. Your movement is all right but you need to study form. Shade on Z too low. That is a cute little finish in X. Crossing of G too high.

C. L. G., N. Y. I think your ideas regarding the value of ornamental about right. Am pleased to know that my work has been of value to you. Come again.

C. E. B., Vt. Study closely the beginning part of small p. Make o, a and r a little wider. Top oval of B too wide.



By Ben Kupferman, 8 Woodcliff St., Roxbury, Mass.

SPECIMENS

Some of the best fifth grade work we have seen for some time recently reached our desk from G. B. Jones, Supervisor of writing in the Norwood, O., public schools.

Miss Rose C. Beam, Washington, N. J., writes an unusually fine engrossing hand as shown in a letter recently received from her. She expects to make engrossing a specialty and from her penmanship we have every reason to believe she will make a success of it.

E. F. Richardson, penmanship teacher of Buffalo, Ky., in sending a club for THE BUSINESS EDUCATOR inclosed specimens of his card writing and flourishing, which show that he is among our most skillful penmen, and the specimens of work done by his pupils show that he should also be numbered among our most progressive teachers.

Some of the finest exercise work we have ever had the pleasure of examining comes from the pupils of the Kingman County, Kans., High School, where Mr. Frank C. Hemphill has charge of the penmanship. The specimen done by Mr. Louie Schaar was indeed a beautiful piece of work, but it was not done in ink sufficiently black to engrave.

C. S. Jackson, one of the hustling proprietors of the Bliss College, Newark, Ohio, called at our office recently and left a large bundle of penmanship practice done by his pupils. Mr. Jackson has a unique method of teaching penmanship. The writing which he submitted is all quite small and therefore very practical for bookkeeping work.

Mr. O. J. Browning, who has charge of the commercial department of the Newton, Ia., High School, recently favored us with a large bundle of specimens of his students' penmanship practice. These pupils are writing nearly as well as pupils in business schools who give more time to practice. A number of these specimens indicate that he will soon have a good many pupils in line for THE BUSINESS EDUCATOR Certificate.

A large number of pupils in the Bartlett Commercial College, of Cincinnati, where Mr. O. B. Crouse is penman, are writing well. We have known Mr. Crouse personally for a number of years and have always found him getting superior results in his penmanship classes. A number of his pupils now have their work up to our requirements for a certificate.

A fine lot of specimens is at hand from C. H. Blaisdell, principal of the Commercial Department of the Providence, R. I., Commercial School. To those who know of Mr. Blaisdell's work it is unnecessary to say that the work is up to a high standard. The work of his pupils always is. The pages by the advanced pupils are neatly arranged and the beginners are starting off in fine shape.

A fine lot of specimens have recently been received from J. A. Knotts, penman in the Atchison, Kans., Business College. These specimens show a great deal of improvement over the last lot sent in. Mr. Knotts has a fine class of pupils taking special work. Judging from specimens from his own pen, which he inclosed, we have every reason to believe that he is capable of giving first-class instructions along the ornamental line.

Mr. J. F. Bowers, penman in the La Junta, Colo., High School, has mailed us some work done by his pupils which shows the result of proper teaching. He states that his class has increased from 20 to 45. This shows that he is stirring up a great deal of enthusiasm in the penmanship class. Besides being a penman of a high order, Mr. Bower has some talent as an artist.

Warren Douglas, President of the Douglas Business College, McKeesport, Pa., submits work executed by his pupils and asks whether they are good or whether they are in the "down and out" class. If these specimens are in the "down and out" class" we wish that all other schools would get their work in the "down and out" class also. The specimens show the result of proper penmanship teaching. Some of the work is now up to our standard for a certificate and all of the work is close to this standard.

A package of students' specimens are at hand from the Tri-State Business College, Toledo, O. These specimens consist of designs which are made up of exercises. Each student also sent a page of business writing which shows the result of proper instruction in the penmanship classes. These specimens were written with ink too blue to engrave successfully or some of them would have been reproduced in THE BUSINESS EDUCATOR.

F. E. Mitchell, penman in the Bradford, Pa., Business College, has submitted one of the finest lots of students' work that we have received this month. Nearly all of these pupils are up to the standard for a BUSINESS EDUCATOR certificate. The work of Miss Maude Fox is especially good and we have written to Mr. Mitchell asking him to have her prepare some work for engraving so that our readers may enjoy looking at it.

E. P. Bower, penman and commercial teacher in the Laurium, Mich., Commercial School, is getting better results in his penmanship classes than a great many older teachers. The specimens he recently sent in are very good, notwithstanding the fact that at the very opening of the school year the pupils without exception wrote vertical and backhand. Thanks to Mr. Bower for the work he is doing for the cause of good writing.

S. O. Smith, penman and commercial teacher in the Willis Business University, Ottawa, Ont., has allowed us the pleasure of looking over quite a large lot of fine work done by his penmanship pupils. These pupils have been under his care for only about six weeks and are doing fine work. Mr. Smith inclosed a sheet of his own work in the ornamental style, which shows that he is getting up towards the top. An appreciated list of subscriptions to THE BUSINESS EDUCATOR reached us about the same time we received the specimens.

A. A. Lang, a recent Zanerian, who is now handling the penmanship and commercial branches in the Brandup & Nettleton Business College, Winona, Minn., has about one hundred pupils in his penmanship class. The results he is obtaining, if we may judge from the bundle of specimens which we recently received, are very satisfactory. These pupils are all required to hand in work done outside of the school room. Mr. Lang states that those who are subscribers to THE BUSINESS EDUCATOR do better work than those who are not. A good many certificates are evidently going to find their way into the hands of his pupils.

A. E. Cole, Principal of the Commercial Department of the Tarentum, Pa., High School, sends in about as fine a lot of specimens as we have seen from a High School this year. They compare very favorably with Business College work. Mr. Cole states that the specimens were taken up from the regular class work and were not prepared for inspection. There is not a poor one in the lot, while some are exceptionally fine.

E. F. Whitmore, penman in Strayer's Business College, Washington, D. C., has about as many good penmen in his class as any one we know of. The work he recently sent in is of a high order. We have long recognized Mr. Whitmore as one of our best teachers of practical writing.

Mr. E. T. Whitson, penman and commercial teacher in the State University, Grand Forks, N. Dak., is raising the standard of penmanship in that institution. Specimens which he recently submitted show that some of his pupils are writing hands that are quite professional. He is a supporter of THE BUSINESS EDUCATOR and recently sent in an order for a good sized list of subscriptions.

FOR SALE Fine Business School In the Southwest, pays big money. Owner has two schools and wishes to dispose of one. Cash buys this.
Address H. H., care of
Business Educator, Columbus, Ohio

I Buy and Sell SCHOOLS If you desire to sell, or to find a bargain, write me stating particulars, and I can serve you to your advantage.
M. E. MOGAN, De Pere, Wis.

Lithotone Stationery Co.
Sold to Boston, Mass.

Specimen of Lithographic-like Script, by F. W. Martin, Boston.

Fine Art in Flourishing and Penmanship, by H. P. Behrensmeyer, Gem City Business College, Quincy, Ill.

Round Double Pen Letters.

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A plain serviceable, rapid, practical style of lettering for common every-day purposes, executed with either single or double-pointed Soennecken or automatic pens of any size.

WANTED I am a teacher of Bookkeeping and desire a partner who is strong in teaching Shorthand (Gregg or Pitman), the object being to establish a school. Or I am willing to purchase an interest in a good school and take charge of the Bookkeeping work.

ADDRESS, K. M.,
Care of Business Educator, Columbus, O.

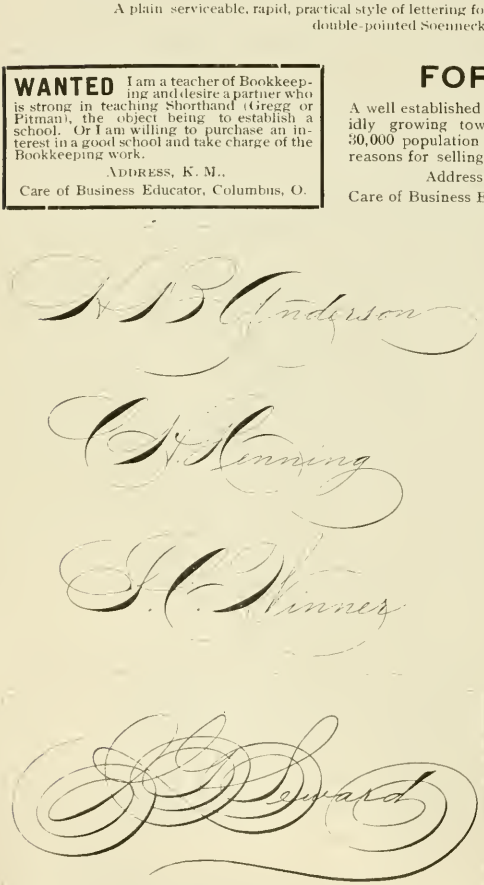
FOR SALE

A well established Business College in a rapidly growing town on the Pacific Coast. 30,000 population to draw from. Personal reasons for selling

Address, **PACIFIC,**
Care of Business Educator, Columbus, Ohio

WESTERN SCHOOL FOR SALE

One of the largest, oldest, best equipped Business Colleges on the Pacific Coast for sale. This is not a *cheap* proposition but an *excellent opportunity* for two live young men with some money to invest. ADDRESS H.
Care Business Educator, Columbus, Ohio.



Clerk, Standard Oil Co., Kansas City, Kans.

Zaner & Bloser,
Columbus, Ohio.

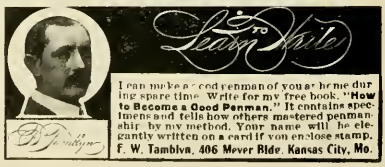
Gentlemen:-

The enclosure is for four additional subscriptions to the Business Educator, including one Professional edition which you may send to me.

Thanking you for past courtesies and extending the season's greetings.

I am,
Yours fraternally,
T. W. Emblen

Elmira, N.Y.
Jan. 14, '09.



A pen sketch made direct from nature by the editor, near the city of Columbus. Such a pen drawing requires about an hour for execution if the mental machinery is in good working order. This is the time of the year when one's thoughts naturally turn to nature, and sketching her is a pass time nothing else can excel, if you love art.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance, Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

Shading Pens

9 SIZES SHADING PENS $1.00. Catalog and Price List Free, write for it.
R. R. LEE, Shading Pen Mfgr., Pontiac, Mich.

Sigh not o'er the days departed.
Nor old times wish back again,
In the present live brave hearted
Tears for vanished joys are vain.

Steer thy bark serene, securely
All the world before thee lies.
Striving, suffering, hoping, surely
Thou shalt gain the distant prize.
Heinrich Zeise

By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.

Is your school organized as a selling force?

Every schoolman suspects, if he does not know, that he wastes a lot of money in advertising.

I can show you how to avoid the waste. This plan costs about a dollar a student and you keep the dollar until the enrollment.

It saves money gets more results. To save time, write me a long letter describing your past advertising.

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My propositions and price lists will interest you. They are free.

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I WILL WRITE 2 DOZ. CARDS for 25c Every card a gem. Send 2c stamp for specimens of my work that will open your eyes.

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WE TEACH Scientific PENMANSHIP by Mail

Have you failed to acquire a rapid business hand, or an accurate professional style by old methods? If so, enroll with us, as we guarantee to make you an expert or refund your money.

Send stamp for specimen and full information.

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101 Main St., KEWANEE, ILL.

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Some of Them but Slightly Used.

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Also all other machines from 40 to 80 per cent lower than regular dealers prices.

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By J. O. Peterson, Columbus, Ohio.

WANTED- A First-class Experienced Teacher of the Commercial Branches [no shorthand], able to take charge, if necessary, of business practice offices, and to solicit. Sadler-Rowe bookkeeping One who can teach penmanship preferred. Excellent opportunity and permanent position with a well-known and high grade business college, located in a middle Atlantic state. Instructions: State age, experience, church affiliations, if any salary [12 months], and send testimonials [rather than refer], in reply to this.

Address, Permanent Position,
Care Business Educator, Columbus, O.

WANTED Position by first-class-all-round commercial teacher, capable of taking entire charge of a commercial department. Well educated, married, twelve years teaching experience and an expert penman. Recommendations from some of America's foremost business educators.

ADDRESS, C. T.,
Care of Business Educator, Columbus, O.

THE RANSOMERIAN OBLIQUE

THE HOLDER THAT MAKES WRITING A PLEASURE

I use it exclusively in my expert writing; invaluable to the professional, to the amateur or to the beginner. You can write easier, longer and better by using this great instrument.

Some of the special features of this holder are very clearly expressed in the following unsolicited letter from G. W. Weatherly, President of the Joplin-Carthage Business College Company of Joplin, Mo. This letter tells its own story. Read it.

Mr C. W. Ransom, President, Joplin, Mo., Sept. 21, 1908.
Ransomerian School of Penmanship, Kansas City, Mo.

My dear Mr. Ransom. I have given one of your penholders a three months' long trial, a careful and severe one, side by side with the best and most expensive holders made, ones costing three or four times as much, and today yours is the only one remaining on my desk—it has forced the others back into the drawer among the things kept for "old times sake."

I have never found the equal of the holder. With it the finest writing can be produced all day long without causing that "tired feeling" so common to professionals for "it fits the finger." To the beginner, it opens up the gate to a new field, creates a new ambition along penmanship lines, as it is a progress maker—with it you can fairly see the improvement in your writing.

The holder occupies a field of strictly its own: in fact, two of them, it being the only one, so far as I know, that can be changed into either an ornamental or business holder at will, and is equally fine in either. *This feature is valuable.* It is a handsome holder, will last forever, and it is absolutely useless for the penman to look for anything better or even "just as good" for it is not made.

Very truly. G. W. Weatherly, President.

This beautiful solid rubber holder will last you a life time and the price is only ***50 cents each post paid.*** Special prices to schools and colleges; write for them.

Address:

C. W. RANSOM, Prest., Ransomerian School, 3825 EUCLID AVENUE, KANSAS CITY, MO.

Mr. E. P. Bower, whose portrait appears above was born October 1, 1887, on a farm near Lennon, Shiawassee County, Mich., where he spent his boyhood days. After completing a good public school education he entered the Owosso Business College in October 1904, from which school he was graduated April 18, 1906. This school was then managed and controlled by Messrs. Reagh and Wollaston.

About the beginning of the year 1907, he accepted a position as assistant Commercial teacher in the Laurium Commercial School, with which school he is still. In addition to his experience as a teacher, he has had experience in practical work, having kept books for the brokerage firm of Paine, Webber & Co., of Boston, Mass., in their Calumet branch.

He says his training at the Zanerian in 1907 helps him greatly as a Commercial teacher and especially as a teacher of writing.

Mr. Bower is a young man of excellent principles, unafraid of hard work, and ambitious to be something more than the average. We bespeak for him a successful career, and wish him all he deserves.

FOR SALE

One of the best equipped Business Colleges in the Central States. School well established and widely advertised. Does a business of $3,500 to $4,500 annually. Especially well adapted for man and wife (both teachers) to take hold of. One rent pays for splendid quarters for school and home combined. Good reasons for selling. Address,

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FOR SALE

The best Business College in Western Pennsylvania. Will pay for itself in less than two years; attendance constantly increasing. This is a proposition seldom offered. Investigate at once.

Address, "GREAT OPPORTUNITY"
Care of Business Educator, Columbus, Ohio.

TEACHERS AND SCHOOL MANAGERS

If there is any possibility of your requiring our services now is the time to get in touch with us. We can help you. Write us in confidence and see.

UNION TEACHERS' BUREAU 229 Broadway, New York

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ROBERT A. GRANT, Manager — C. H. McGUIRE, Associate Mgr.
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A bureau for commercial teachers and other specialists—not a general agency. Serves the best Schools, Colleges, and Universities. Managed by men of broad experience who will promote your interests efficiently.

Shrewd school men are now planning for next year. Your prompt registration with us may mean much to you. *Write us for free enrollment blank and complete information.*

A HOST OF OPPORTUNITIES
Are Open to the Members of the
CONTINENTAL TEACHERS' AGENCY
Bowling Green, Kentucky

Plenty of Places for Capable People. ***Free registration if you mention this Journal***

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

The Summer School for commercial teachers to be conducted by the Rochester Business Institute this year will open July 6th and close August 13th. During this special six weeks' term our usual complete schedule of the pedagogy of the commercial subjects will be given. Our bulletin gives the particulars.

Many prospective students for this course who desire advanced instruction in the Commercial texts are planning to begin work with us one, two or three months in advance of the special summer session. Inquiries cheerfully answered by correspondence. Our representative will take pleasure in giving personal explanations to inquirers at the E. C. T. A. Convention at Providence, April 8th, 9th and 10th.

Rochester Business Institute, ***Rochester, N. Y.***

An Increasing Demand for Commercial teachers, stenographers, typewriting, bookkeeping, penmanship, and allied subjects. Personal recommendation for positions in high schools, Business Colleges, Universities. Salaries $600 to $1800. Your desires realized through **The THURSTON TEACHERS' AGENCY.** Free enrollment until March 1st. Send for booklet

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

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WM. O. PRATT, MANAGER

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CLUB CHAT

Mr. Clyde C. Bridge, with the Writing-Sterling School of Business, Philadelphia, has recently sent in a list of subscriptions to THE BUSINESS EDUCATOR and states that more are to follow. The W. S. S. B. is one of our high grade schools.

V. L. Hughes, with Heald's, San Jose, Calif., Business College, recently inclosed a remittance to cover the cost of a fine list of subscriptions to THE BUSINESS EDUCATOR. Those who know the Heald Schools know that all of the commercial branches are taught in an up-to-date manner.

Another list of subscriptions numbering more than a half-hundred comes from the New Era Business College, Superior, Wis., J. P. Simon, Pres. We have long known of the efficient instructions given in this institution in the penmanship line.

L. E. Jarrell, with the Capital City Business College, Guthrie, Okla., is on hand with a fine list of subscriptions. Mr. Jarrell gets good results in his penmanship classes and he says it is hard to get along with a class where they do not have THE BUSINESS EDUCATOR.

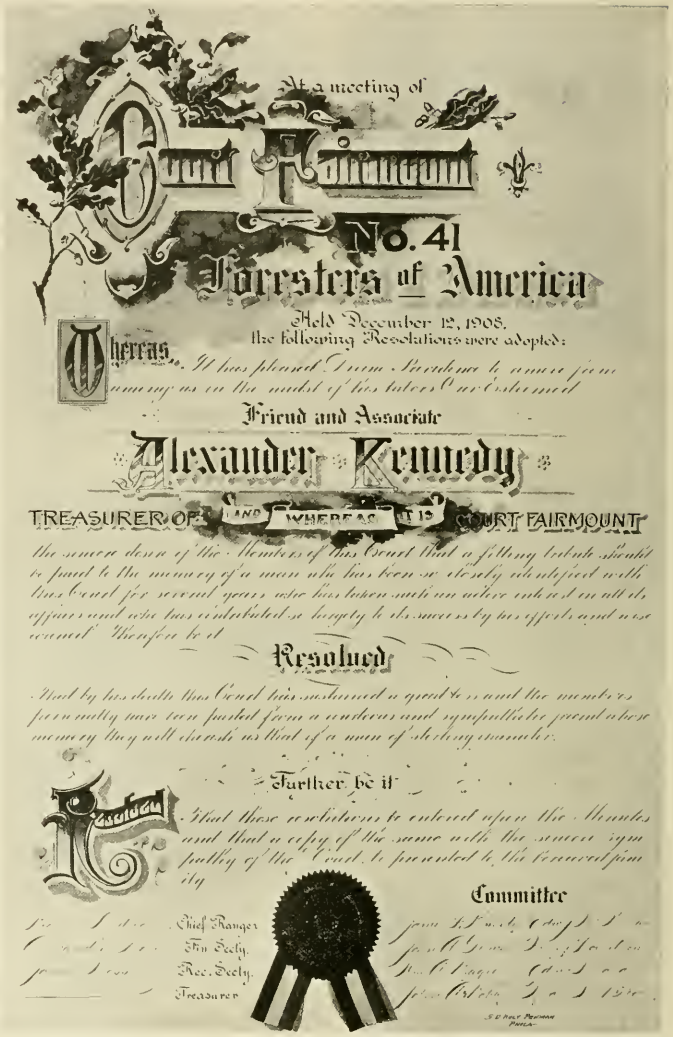
G. O. Kreighbaum, penman in the Cleary Business College, Ypsilanti, Mich., keeps sending in clubs. So far we have received 154 subscriptions from that high school. The interest that is being shown in penmanship matters speaks well for Mr. Kreighbaum as a teacher, as well as for the progressiveness of the pupils in the C. B. C.

One of our latest patrons is Mr. B. N. Woodson, Jr., Secretary of the Frederick Okla., Business College. He writes a good business hand and is also very proficient in the ornamental style. He is clubbing THE BUSINESS EDUCATOR quite freely for a beginner.

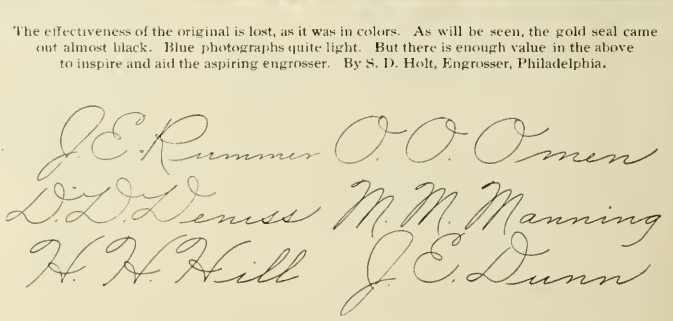
Mr. W. F. Hostetler, penman in the South Bend, Ind., Business College, in a letter ordering a large list of subscriptions, states that he expects to have one hundred pupils win THE BUSINESS EDUCATOR Certificates this year. Mr. Hostetler is getting fine results in his classes and will no doubt accomplish what he has set about to do. We wish we had more penmanship teachers like Mr. Hostetler.

One of our best Canadian friends is Chas. E. Walker, director of the business department of the Brandon, Man., College. He recently handed us a fine list of subscriptions. He states that he has a large class and that he is expecting to win a great many BUSINESS EDUCATOR Certificates this year. Our Canadian friends are doing their share to boost the cause of good writing in America.

Mr. Henry C. Leffingwell, with Spencer's Business School, Kingston, N. Y., recently clubbed us in a very satisfactory manner. We have been receiving a good many subscriptions from that school this year. Mr. Leffingwell speaks of THE BUSINESS EDUCATOR in terms that are very encouraging to the editors. The pupils of that school are no doubt getting their full share of penmanship, with two such penmen as Mr. Leffingwell and Mr Kelly as teachers.



The effectiveness of the original is lost, as it was in colors. As will be seen, the gold seal came out almost black. Blue photographs quite light. But there is enough value in the above to inspire and aid the aspiring engrosser. By S. D. Holt, Engrosser, Philadelphia.



By C. F. Zulauf, Penman in Scranton, Pa., Commercial Institute.

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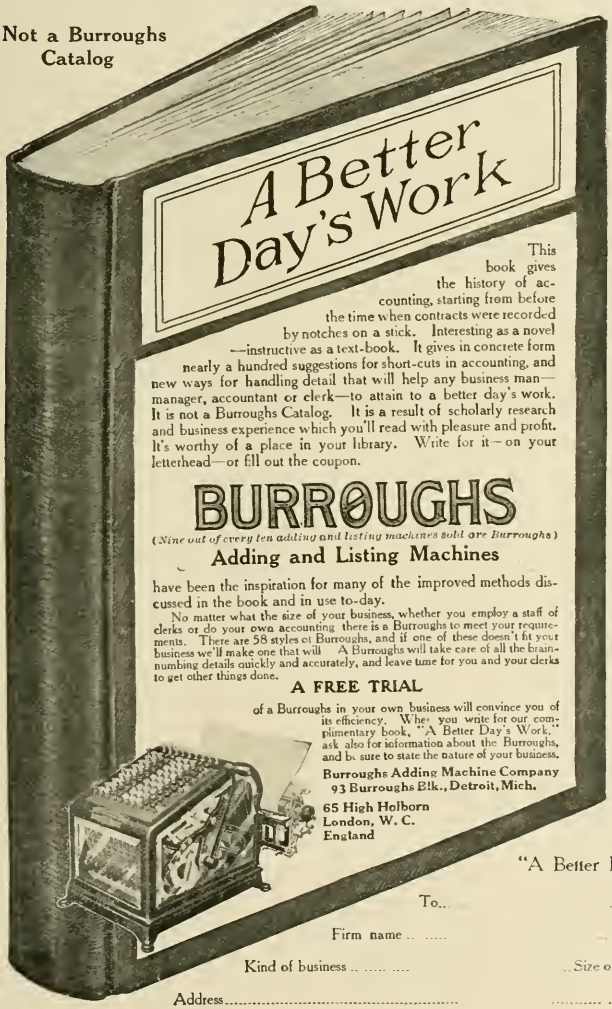

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How to Handle Monthly Statements
Proving Your Daily Postings —A Prevention of Trial Balance Troubles
A Shorter and Better Way to Handle Cash Received
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INSTRUCTIONS FOR LESSON NO. 8.

In this lesson we take up the remainder of the Capitals, nine in number. Some of these letters will be found to be quite difficult, but careful study of some of the important principles involved will show such a similarity in the different letters as to make them comparatively easy, only comparatively.

Five of the nine letters given here have in their make-up the capital stem, the same as you found in last month's lesson in the *I*, *S*, *L*, *T*, *F* and the last part of the *G*. The *P* is made up of a capital stem three spaces high and a top part which begins the same as the top of *T* but this top part continues around as though a complete oval was to be made but after crossing the stem finishes with a slight upward curve. This crossing of the stem is about at 1-2 the height of the letter. Be careful in making capital stems to keep the shade relatively high The *B* is composed of a capital stem the same as the *P*. The top is almost the same, however, after the top part passes to the right of the stem it does not extend quite as low as in the *P* and it is kept closer to the stem. After the loop at the right of the stem is formed the stroke to the base line resembles the top part of the *E* inverted. The *R* is composed of a capital stem three spaces high the same as in the *P* and *B* and the top is practically the same as the *B* as far as the loop to the right of the stem. This loop is about horizontal while in the *B* the loop slants considerably.

The last shaded stroke of the *R* will be found to be quite difficult, it is found in but one other letter, the *K*. The *U* begins with a reversed oval the same as the top of the *T*. The first stroke which extends to the base line should be a compound curve and the last shaded stroke is the same as is used in the small *d* and is not more than 2 1-2 spaces high. The first part of the *Y* is the same as the *U* except that it is shorter, being about 3-4 the length of the *U*. The last part of the *Y* is a capital stem 2 1-2 spaces high. The *X* is begun the same as the *Y* but the first part of the letter if continued would make an indirect oval. The second part of the letter is in the form of a direct oval. Avoid shading this second part of the *X*. The *O* is a direct oval. To make it begin at the top and go down and around bringing the up-stroke to 3-4 the height of the letter and down again with a lighter shade than in the first down stroke. The shade to the right on top is made downward.

The *Q* is made the same as the *O* with a finishing stroke at the bottom which not very difficult.

The *D* is a very difficult letter and will require a great deal of practice. The stem which should be well curved is but 2 1-2 spaces high and the swing around the stem forms a direct oval or rather a part of one. This oval comes to within one space of the base line to the left of the stem. The oval or long, narrow loop formed on the base line should be carefully studied as it is an important part of the *D*.

Much practice on the capitals will be necessary before you can expect to master them, but the range of motion which you acquire by practice upon them will add freedom to your small letters.

There will be but two more lessons in this course and I will give a couple of specimens to those doing the best work at the finish, so work hard from now on to win.

BAIRD'S CRITICISM.

I. H. G., Woodsfield, Ohio. Your work looks fine. The general forms of the letters are good. I would advise you to shade a little heavier. It matters little whether you use wide or narrow spacing so long as you keep your work uniform throughout.

C. E. B., Winooski, Vt. You depend altogether too much on retouching to make your work appear good. Shade down strokes more when first made. Script for ordinary purposes needs but little retouching. The dots on the capitals are too small and weak.

R. L. H., Wellsville, Pa. Study the form of letters in the copy very carefully and also the instructions. Watch where shaded strokes begin and end. First stroke in *M*, *N* and *A* is made upward. The loop on second part of *K* is too low. Spacing in small alphabet is bad.

Z. C., Hartland, Minn. Your work has a good appearance and is better than the average I receive. Would advise you to use a better grade of ink. Be careful with the strokes in the small *u*, *m* and *n* and do not get them wedge shaped.

W. A. D., Rockford, Ill. First part of *V*, *W*, *H* and *K* is not graceful enough. Do not get shades bunched up. You could slant your work more to an advantage. Study form carefully and do not become discouraged.

F. L., Bristol, R. I. Read your instruction over for Feb. lesson and you will discover that you make the first stroke in *N*, *M* and *A* the wrong way. First part of *V*, *W*, *H* and K too scrawly. Study form more and practice less.

W. A. Mc., Norwood, O. Your work looks very good. The beginning part of the *Z* is three spaces high. You should shade a little heavier. Your *M* is off slant. Good careful practice will make a good script writer of you.

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P P Proportion B B B Bankers

R R Repetition U U Uniforms

Y Y Y Yours D D Deronate

C C Ohio Q Quinine D D Dimes

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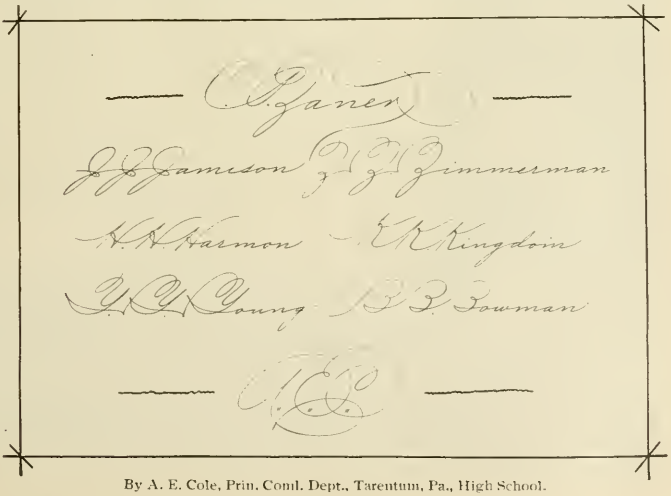
ILLUMINATED PAGE.

This is the most elaborate and difficult design yet given, and it will afford considerable careful study. Size of original design, 10 1-2 by 14 inches. Note carefully the other dimensions: Width of border, left, 2 1-8 inches; right, 1 1-2 inches; bottom, 2 1-8 inches; top, 1 1-2 inches. The top of initial "R" is 3 inches from upper edge of border, and the letter is 1 1-2 inches high. The remaining letters in name "Robert Masters" are about 3-4 of an inch high, inclosed in a border 1 1-2 inches wide. The body text should be about 1-4 of an inch high, the word "Resolved" 1-2 of an inch, and "This Society," 3-8 of an inch.

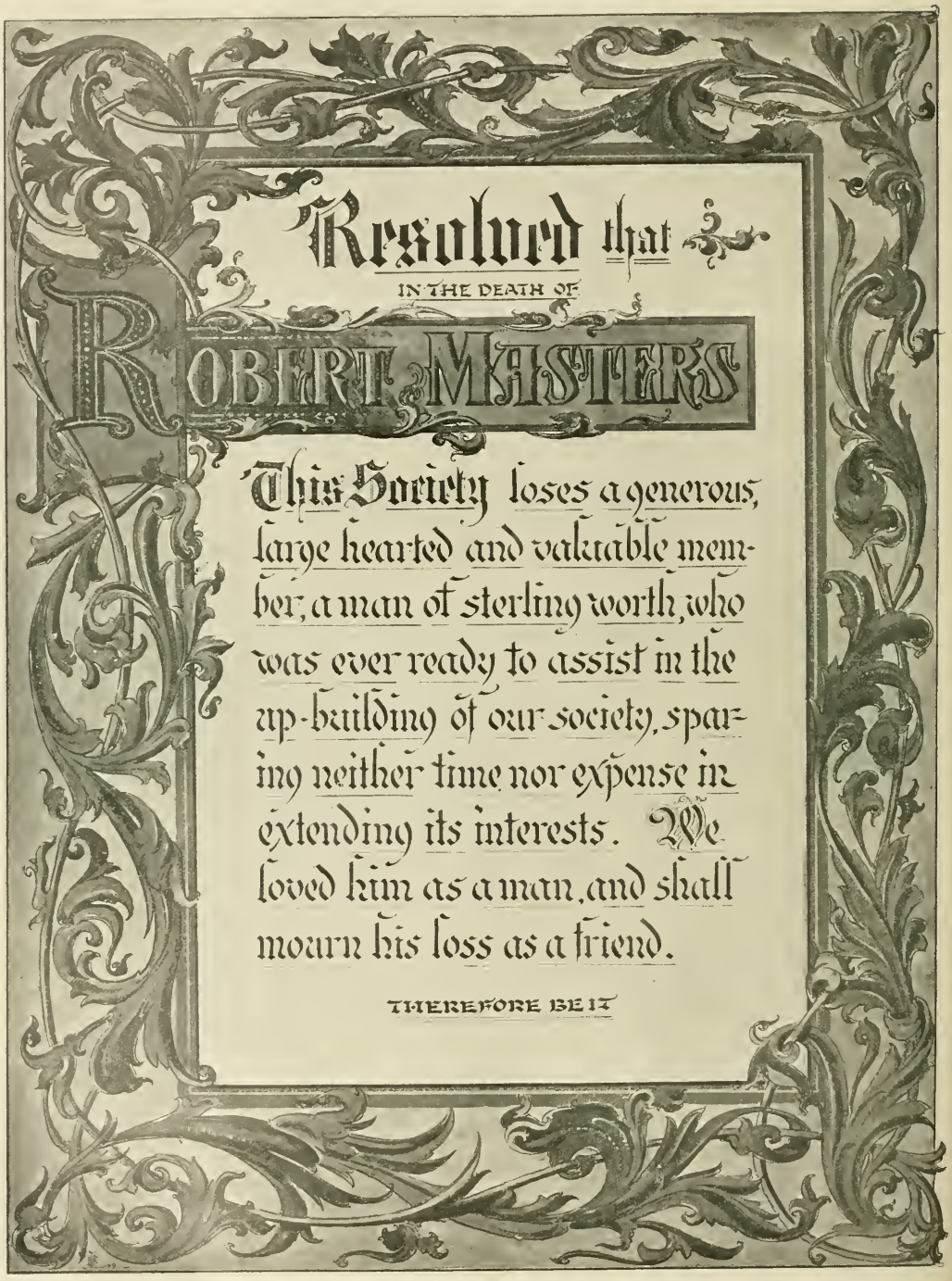
The first and very important matter to receive attention is the pencil drawing. Be satisfied only with the very best pencil drawing you are capable of producing, and never be content with the "good enough kind." It requires many hours to design a border as elaborate as this one, to make all parts harmonize and hang together. If many erasures are necessary it will be better to make your drawing on a sheet of paper, then trace it on the bristol board, and in this manner you will have a good surface for the pen and brush work. After tracing the design on cardboard, draw the important words and scroll work in detail, the color work to follow.

COLOR—The original of this design was wrought in red, green, brown and gold, distributed as follows: Ground of border and name "Robert Masters," brown tint; inner edge of border, dark brown; initials "R. R. T." and "S" red; scroll work, green. These colors were all added to the pencil drawing. Mix yellow ochre, light red with a few touches of new blue for the background of the border. Add the background first. For the scroll-work, a mixture of Hooker's green No. 2, and burnt sienna was used. Vermillion with a little crimson lake for the red. Mix Chinese white with the letters to give them solidity. Add the gold and white dots and lines after the color work is completed, then outline the entire design in India ink. The outline of the scroll work should be strong and uniform in thickness. Adding the ink will result in strengthening the design where it appeared weak before.

The above may be considered suggestions and not exhaustive instructions. However, perhaps the advanced scholar will find sufficient directions to enable him to proceed with the work intelligently, but as there are many tints of the above named colors it requires taste and good judgment to obtain the proper mixture of the various colors for the desired effect, and beginners working from colored copies obtain the best results. The student will find beautiful color effects on post-cards, often on magazine covers, and while the majority of such examples may contain many colors, the harmony of the several shades may be studied with profit. Remember that a few well selected colors are far better than many, and our advice to beginners is to learn to handle the three primary colors first, adding other colors from time to time as skill is acquired in mixing them to produce the various tints and shades.



By A. E. Cole, Prin. Coml. Dept., Tarentum, Pa., High School.



Accompanying Instructions given on the preceeding page by Mr. E. L. Brown.

BOOK REVIEWS

"Heart to Heart Talks with the Office Assistant," by E. D. Snow, Hornell, N. Y., is the best little booklet of the kind we have ever had the pleasure of reading. Mr. Snow, whose contributions in THE BUSINESS EDUCATOR are attracting no small attention, has in this little booklet said many of the things to employees which employers frequently hesitate for personal reasons to say. The booklet is published for the purpose of distribution among students and employees. We know of nothing better for a business college to use as an advertising medium than this small, sane, straight-forward presentation of facts which, if observed, will lead to success. An announcement will be found elsewhere in the advertising columns to which we would direct your attention and invite your patronage.

"Practical Drills in Shorthand Penmanship" by Geo. S. McClure, published by the Gregg Publishing Co., New York and Chicago, is the title of a new and practical little booklet of 64 pages, devoted, as implied in the title, to the penmanship phase of shorthand, as applied to the Gregg System in particular. Mr. McClure, many years ago was a professional penman of more than ordinary ability, and later when he became interested in Shorthand he soon saw the need of exercises in shorthand much the same as exercises in long hand. He therefore brought to the task practical skill not often possessed by shorthand authors and writers. We predict that this little booklet will be hailed with delight by thousands of pupils of Gregg Shorthand. It is a reprint of plates which appeared in the Gregg Writer some years ago. It is published at the remarkably low rate of 15c.

Elements of Phonetic Shorthand" by S. H East, author and publisher, Indianapolis, Ind., price $1.50, is the title of "a complete course of graded lessons based on the Benn Pitman system of phonography" comprising 138 pages of plate and type matter, substantially bound with blue cloth. The plates have all been photo-engraved from original pen-written copies made by the author. It is one of the best specimens of photo engraved shorthand characters we have ever seen. The author is especially skillful in his execution. The purpose of the book is not to make shorthand easy to attain but to enable the student to reach a high degree of proficiency. "Speed Drills" and "Advanced Lessons" are the titles of two supplementary booklets, which impress us as being very practical to work up in speed. The prices of these booklets are not given. If interested you will do well to address the author as above.

The Book of Homonyms, by B. S. Barrett, Isaac Pitman & Sons, publishers, 31 Union Square, New York City, N. Y. is the title of a 192 page, substantially bound book. Price 75c net. It is devoted to those perplexing words that are pronounced alike but spelled differently, like *principal* and *principle; past* and *passed; presence* and *presents*, (called *homophonus words*,) and those other words that are somewhat alike in both spelling and pronunciation, called *homogeneous words*) like *affect* and *effect; adopt* and *adapt, persecute* and *prosecute*. The book contains some 500 or 600 of these words alphabetically arranged with exercises for the use of class and home learners. To students of stenography this is an especially valuable book. It contains just such information as will help any stenographer to see what the top looks like.

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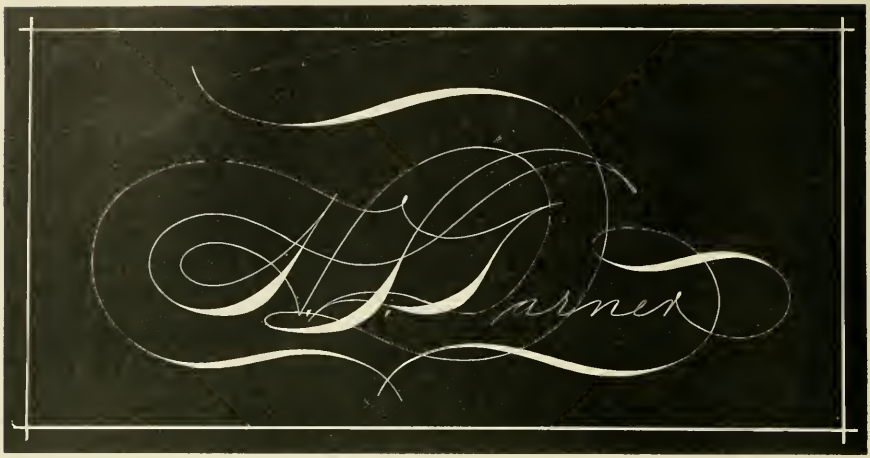

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Chartier-Gregg Shorthand Contest
at Jersey City, N. J.

OFFICIAL REPORT

DRAKE SCHOOL			SPENCER SCHOOL		
PUPIL	Aug. 29 Total Words Credited	End of Contest Oct. 24 Total Words Credited	PUPIL	Aug. 29 Total Words Credited	End of Contest Oct. 24 Total Words Credited
Ada Munson Edith Evans Seville Smith Aona Lohse Salome Tarr J. W. Rush	4576	5121	Clara Boorman Mildred Payne Gladys Taylor E. Buermeyer A. Jarvis E. Decker	4330	5293

Examine the figures in the above report. Note that at the end of four months, August 29th, the Gregg students were (4576—4330) 246 words ahead, then look at the close of the Contest, October 24th, when Chartier students were (5293—5121) 172 words ahead. A clear gain for the Chartier students in less than two months of (246 plus 172) 418 words on the Gregg students. Think of it, 418 words, a gain for each Chartier student over the Gregg student of 69 2-3 words in two months, August 29th to October 24th.

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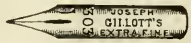

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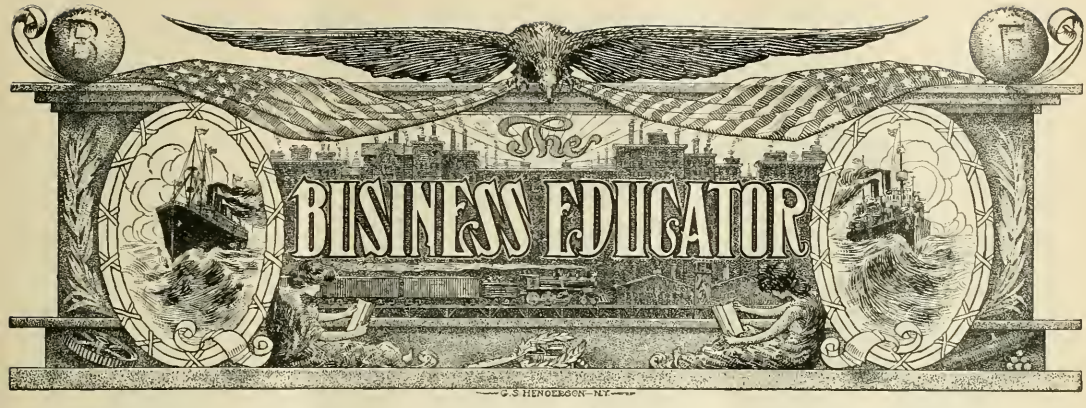

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Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

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AN EASTER BANQUET

FOR A TRIO OF FELLOWS, WHO ARE STRIVING TO MAKE GOOD, THROWN BY E. E. GAYLORD, BEVERLY, MASS., WITH NO THOUGHT OF PUBLICATION ON HIS PART AND WITHOUT PERMISSION ON OUR PART.

Last night I read with a great deal of enthusiasm your pointed editorial article, "Cut-rate Tuition" in the April EDUCATOR. You have struck the nail right on the head, and you have made an appeal that no self-respecting man can criticise. I read also, all of Cassmore's article, which is handled with the delicacy necessary to the subject and with the force that the importance of the topic requires.

Isn't it remarkable the way Henry Behrensmeyer holds his nerve? That piece of work on page thirty-five is enough to make any punky, old,one-time ink-slinger like me wantto get out his stick of India ink and his box of Principality pens to begin the hopeless task of trying to train himself into shape to write decently. Don't fail to give us from time to time any such specimens as this that you can get hold of. It is a delight.

Your own little sketch at the top of page thirty-seven is a piece of art work, not a piece of penmanship. It is the kind that makes Gibson and Frost internationally famous in black-and-white.

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These articles that have appeared heretofore on this page were written when I had more leisure and more or less of a literary atmosphere. Now, there is an atmosphere of more brusqueness that comes from the "whole thing" in a "country bank"—which means keeping three stoves going, sweeping, using the dust rag on countless square feet of furniture and glass, as well as making loans, collection, doing counter work, keeping books, acting as stenographer, legal advisor and all in between. So if you miss a smoothness of language, you will be gainer in a touch of the real business.

About two months ago a nice looking traveling man walked up to the window of a bank accompanied by the local hotel man. He showed a telegram from the Toledo Jewelry Co., stating the bank in a neighboring town was instructed to cash his draft on the company for fifty dollars. He had a plausible explanation that the wire came after banking hours just as he was leaving the town. The hotel man said he was O. K. The drummer had made the town three times, and had exhibited his lodge receipt.

Now, what would you do? Cash his draft, or refuse and perhaps offend the hotel man? No time to sit around and study, if you cash it you must not appear to doubt or hesitate. Well, that bank cashed the draft. Mr. Drummer went out with the train. The draft was returned protested, no such company. Up to date the bank has fifty to charge to profit and loss. Incidentally, I happened to know of the drummer's whereabouts and the bank is after him. What is the legal status of the case as regards Mr. Drummer! Is there a plausable excuse he can make to save himself, and what can be done with him? There's some practical banking for you.

Also it illustrates the need for the first of the bankers' ten commandments—Thou shalt not cash the stranger's check. You may say they should have required the hotel man's endorsement. Yes, according to rule but a rigid adherence to every rule will sometimes lose lots of business.

Another case along the same line. A fine looking young man dropped in. Wanted to buy a draft paying for it some currency and a hundred and fifty or so in checks made payable to a packing company. I got him identified by phone from a local butcher as traveling man for the packing company. Would you have given the draft for the cash and checks? If so, how about the endorsement? If not, why not? If you wouldn't, under what conditions would you? What was to prevent the man's collecting the firm's accounts all over the territory, cashing the checks and disappearing? He assured me he had authority to sign the firm's name to checks collected and had done so at other banks along the line.

I didn't cash them, as he failed to show me written authority to endorse for his firm, and he went out "knocking" the bank all over town. Suppose he had fraudulently endorsed, then left the country. Who lost, us or the firm, and what could I do to "stick" the firm for the checks? What would you do to keep from losing? Mostly questions, but that's what you face at the cashier's window.

Talking about rules. You've had the commandment not to cash the stranger's check. Yet I have violated it probably on an average of twice a week. Thus far the only money I've lost was three dollars out of my own pocket I advanced to a cattle dealer from Western Nebraska, who gave a plausable story, with a pretence that would carry him through chilled steel. And I still believe he is honest, just neglectful, and will pay that three dollars. All rules even in as rigid a business as banking, carry their exceptions to be judged according to circumstances.

For instance, the rule is, allow no overdraft, refuse payment of a check for more than the depositor's balance. Try that rule rigidly on the people of this section and you'll nearly go out of business. It depends. If the man is a good customer, is reliable, cash the check and give him a nice friendly talk to show him what it means. If the depositor is worth little to you and risky, turn it down. The news will likely be all over the neighborhood in two days, the man will be "cussing mad" literally, but you can afford his enmity perhaps for the sake of the object lesson to others.

This is all to show you merely that rules will not serve as an infallible guide. With every business man, rules are merely to be followed unless circumstances seem strong to indicate a different procedure. For instance, I now know my packing house salesman was all right, we wouldn't have lost a nickel by taking his endorsement of firm checks. If rules were infalllble, we folks would rest easy by getting a set of rules and following them machine fashion. Rigid, unfailing rules are all right for bookkeeping and maybe English, for figures and words do not harbor resentment, fight back, get insulted and have a peculiarity at every corner, except that spelling is a little "touchy" and figures won't always add right, but that can be mastered by practice.

My, but it does make me smile to remember the students who used to insist on saying what they should study. Some of them didn't need grammar, spelling, penmanship, English, commercial law.

I was in a bank the other day where a young man has just started in. Most of the time he keeps his hands folded. He writes such a hand they wouldn't let him touch a book or record if he paid a salary for doing it. He has no knowledge of commercial law or business papers, so he can't work at the window cashing checks, drafts, etc. He feels too good to make a success of the janitor work, can't run the typewriter, isn't at all accurate with figures, and as he doesn't seem disposed to learn any of these accomplishments, the chances are there'll be another corn husker soon. What he ought to do is go to a good business school and get all they can give him there, especially in the very branches most business school students think they don't really need. The man running that bank took all the branches with high grades, in one of the best business colleges. He makes an important use of his excellent English in letter writing as secretary of the local business men's club, resulting in considerable benefit to himself, also in writing bank ads. Still the average person who doesn't have a day's experience to guide, is likely to say he doesn't need English training for business. Every business house of worth takes a pride in good records, you mustn't expect them to pay you for mutilating their books or sending out a letter with thumb marks, erasures or bulls in English. If you do expect it, you'll probably get what that young man will get before this is set up in type, that's unless you change.

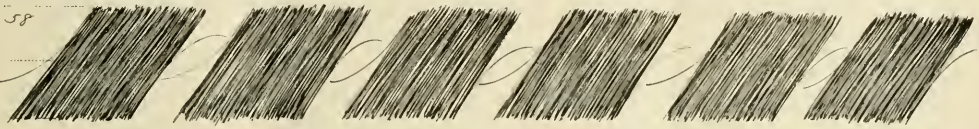
Lessons in Business Writing No. 2

S. E. LESLIE,
PENMAN, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

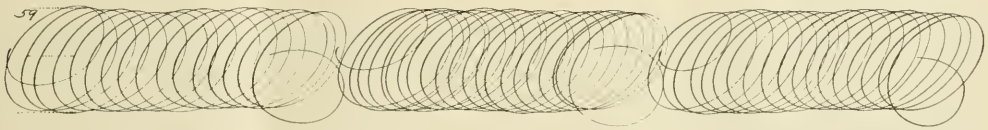
COPY 58. With this Lesson we take up the most difficult letters, in my estimation, in the whole course. In my practice I have had more trouble with the small loop letters than all the others combined. If you have practiced the movement exercises in previous lessons carefully, you will have a fairly good movement for the loops already, but I have given two exercises at the beginning of this Lesson which you will find very valuable before taking up the letters in this Lesson. Keep the lines parallel in this exercise, and make them very light.

58



COPY 59. Move the hand a third of the distance across the page without lifting in making this oval two spaces high. Note the beginning and finishing strokes.

59



COPY 60. In each case you should study the large form of the letter at the beginning of a copy. I notice in specimens sent me for criticism, that many are in the habit of practicing these large forms. They are intended for study only. You will observe that the long down stroke in the *l* is straight. The beginning stroke should curve a great deal. Observe the spacing between the letters carefully.

60

l l l l lll lll lll lll
mill mill mill mill mi

COPY 61. The loop in the *h* is practically the same as in the *l*. The turn at the base line, however, is sharp instead of round as in the *l*, and the last part is finished in the same manner as the last part of the *n* or *m*. The words in the second line of each copy should be practiced very carefully. Don't give up if you do not make them as well as you wish at first.

61

h h h h hhh hhh hhh
homes homes homes home

COPY 62. The last part of the *b* is finished like the last part of the *v* or *w*. The turn at the base line should be quite round. In writing the word be careful to close the *a* at the top.

62

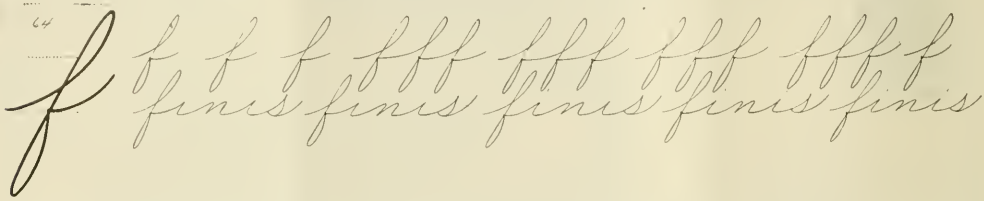
b b b b bbb bbb bbb bbb
baron baron baron baron

COPY 63. You will find the last part of the *k* more difficult than that of the *b* or *h*. It resembles the *R*. Study the form and make it very carefully. You have in the second line an excellent word for practice. Watch spacing, slant, and movement. A fair degree of speed should be used. While I have endeavored to form the letters quite accurately, I have not used a cramped movement in writing the copies, nor drawn the letters out.

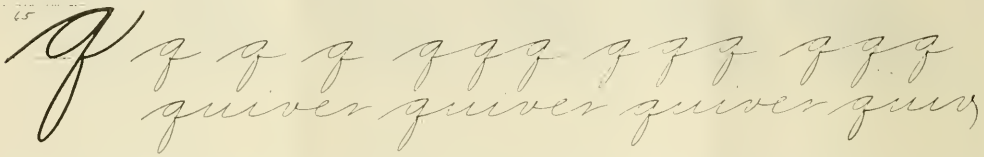
63

k k k k kkk kkk kkk
knives knives knives kniv

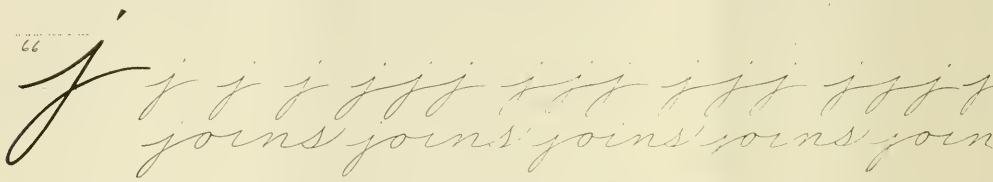
COPY 64. Now we come to the most difficult letter in this Lesson, and I have taken special pains to make an accurate form at the beginning of the copy for study. Study this large form very carefully. Note where the lines cross, also observe that the loop below the line is just about the same size as that above. It is difficult to keep the down strokes parallel where three letters are joined. By careful practice, however, you will succeed.



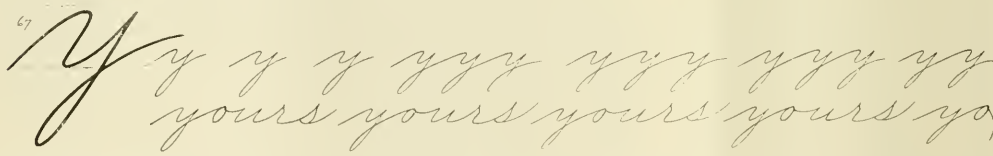
COPY 65. The part of the *q* above the base line is just like the *a*. The loop below the line is exactly like that of the *f*. Write from 12 to 15 words per minute in practicing the word "quiver."



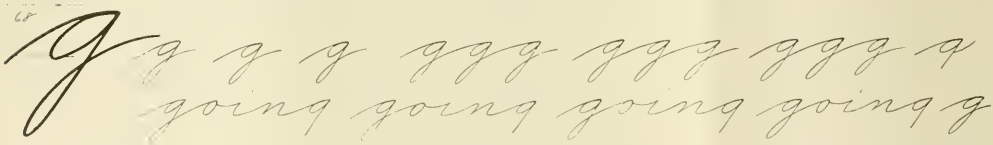
COPY 66. The *j* is just like *i* above the base line, and the loop below the line is shaped similarly to the loop in the *l* turned up-side down. The down stroke in this loop should be kept quite straight. The tendency will be to make all the loops below the line too long. Remember they should not interfere with the writing on the line below the one on which they occur.



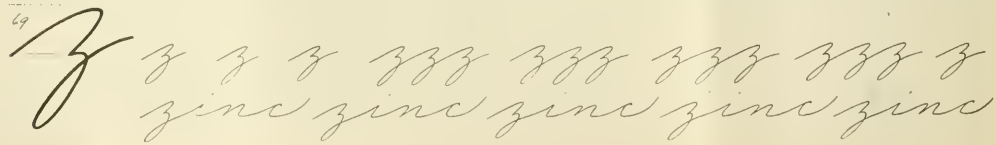
COPY 67. The *y* is a combination of one part of the *n* and the *j*. Be sure to make the first part of the *y* round at the top. Make short loops, and observe uniform spacing in writing the word in the second line.



COPY 68. The *g* is made like the *q* above the line. The loop below the line is the same as in the *y*. In writing the word "going" you will note that the final *g* is not looped. This style of *g* is better to use when it occurs at the end of a word.



COPY 69. The first part of the *z* is like the first part of the *n*. The loop below the line, however, is similar to the loop in the *C*. Study this loop very carefully.



COPY 70. The *p* is a little different than any letter you have had. Observe that the first part is twice as high as the second part. The loop below the line is not made as wide as the loops in the other letters. You probably will not find this a very difficult letter, but nevertheless give it careful practice

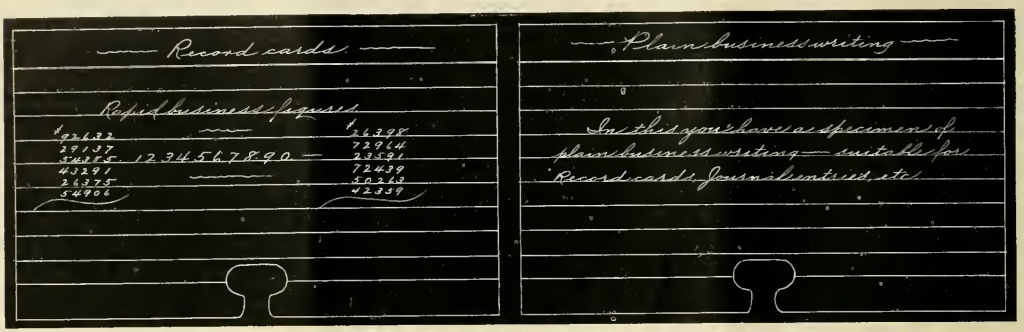
70 p p p

Lessons in Business Writing

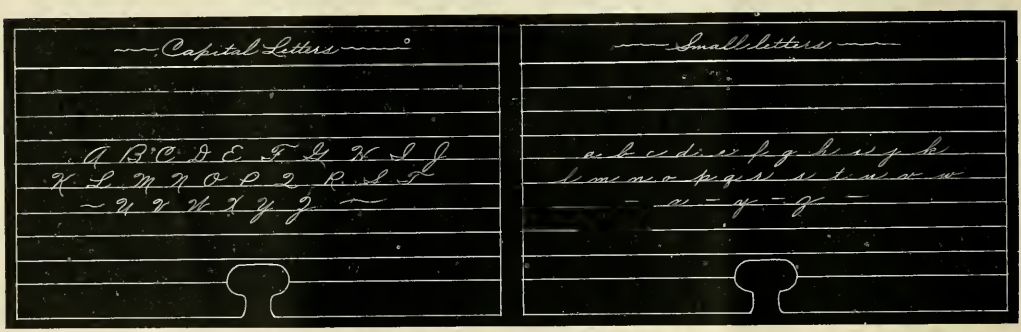
Penman, Blair Business Fred Berkman College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possible appear in the B. E.

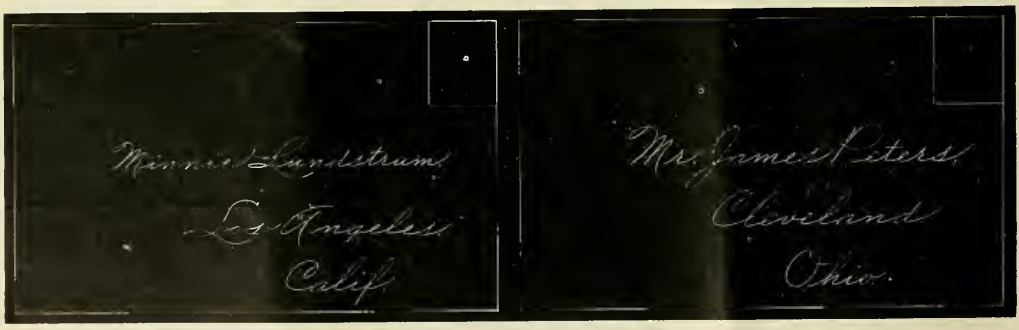
LESSON 81.



LESSON 82.



LESSON 83.



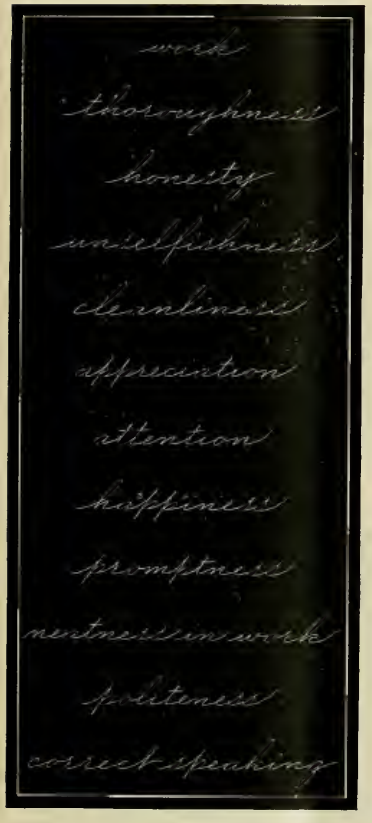
THE BERKMAN CONTESTS AND PRIZES.

The different Contests will close June 20, 1909. So be sure to be on hand with your specimens. Prizes will be awarded soon after, and the announcement made in the September B. E.

Those who are at the head of the list, in each contest, at the present time—

Contest No. 1.....F. B. Evans, Des Moines, Ia.
Contest No. 2.....Helen Cunningham, Monroe, Mich., St. Mary's
Contest No. 3.....S. B. Brown, Elberton, Mich.
Contest No. 4.....Jack E. Pearl, Delhi, Ont.. Canada
Contest No. 5.....D. L. M. Raker, Harrisburg, Pa.

LESSON 87.



Lesson Eighty-one.

Record cards are used very extensively in all lines of business. Banks, Insurance Offices, Wholesale and Retail Houses, as well as offices of all kinds and descriptions, use cards of this nature—generally with some printed matter and ruling on card suitable for business in which it is used. In fact, record cards seem to be about as popular in all offices as souvenir post-cards are to tourists, travelers—and young people.

Lesson Eighty-two.

Be very careful in ruling the record cards given in Lessons 81 and 82. It will be an excellent drill on ruling. Of course, it won't amount to anything unless you put forth your very best efforts in ruling the cards. That's the "main part" of these lessons. Next study and practice writing that is suitable (that is as to size of writing) to card used. Very large writing should always be discouraged in this kind of work.

Lesson Eighty-three.

Now for a couple of lessons on envelope addressing. The old saying "First impressions are lasting" can be applied to letter writing as well as other things. Now, really, can't you remember the time when you received a letter with your name written beautifully on the envelope? Sure you can—and isn't it lasting? And if good writing is within reach of all, why not master it. Here's a slogan that will apply to the good, bad and indifferent (writers) - "get busy."

Lesson Eighty-four.

Note carefully where to begin the superscription on envelope. When you have addressed an envelope in your very best business style of writing, show it to some of your friends, business men, teachers (if you are fortunate enough to attend school), or any person who has an interest in you and your work, and ask them to criticise it and tell you wherein it is wrong—what part needs attention.

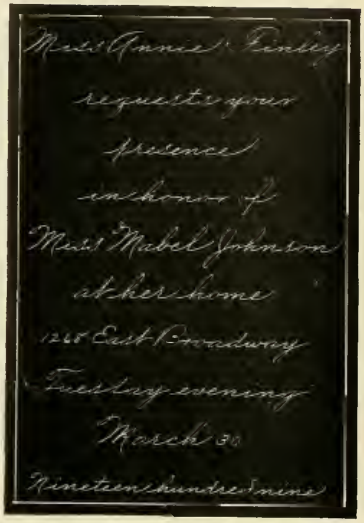
Lesson Eighty-five.

Just one lesson devoted to card writing—written with plain business writing. Note the difference in cards used by ladies and gentlemen. Many different styles, sizes, qualities, etc., of cards are used. However for all purposes, perhaps nothing is better than white cards (best quality) and name written or engraved thereon with black ink. The main thing in card writing is to get the name centered on the card. Keep trying.

Lesson Eighty-Six.

You may not like the wording of this invitation. However, study, practice and learn the form. The ability to create things in this world is worth more than to imitate. Both are essential. Happy is the boy or girl, the man or woman, who is able "to do things"—something a little better than anyone else. Avoid writing invitations on ruled paper. Watch margins—not only on the sides, but above and below the writing as well.

LESSON 86.



Lesson Eighty-seven.

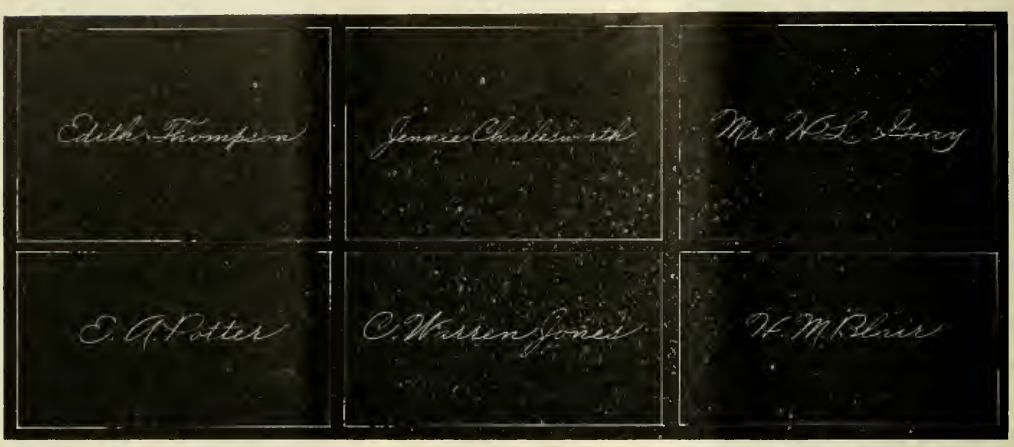
"Sow a thought you reap an action; sow an action you reap a habit; sow a habit you reap a character." That's an old saying and a good one. Don't know who is the author of it. Do you? An excellent way to practice business writing is to turn page half way around and write across the lines on page—placing a letter on each line, or between lines.

Lesson Eighty-eight.

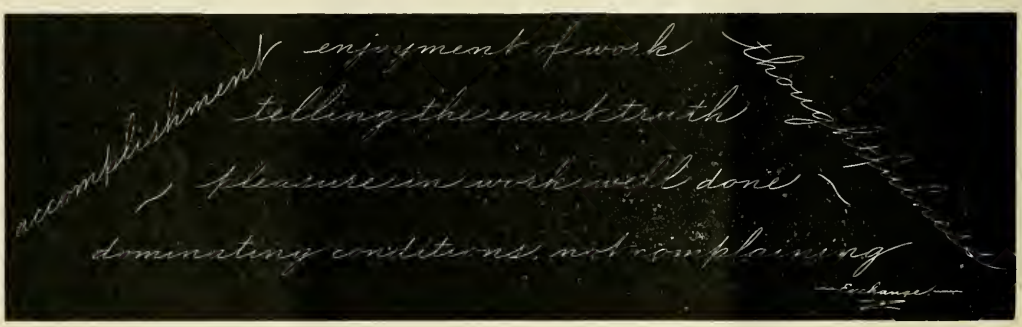
DESIRABLE HABITS—will be the name given to Lessons 87 and 88. Here's a question: "What three habits (out of all the desirable habits given in the two lessons) do you like to see developed the most in your best friends?" Come now—don't be bashful. And now, lest we forget—STUDY, STUDY, STUDY—PRACTICE, PRACTICE, PRACTICE—CARE, CARE, CARE—the price of good writing. Will you pay the price? Thank you!

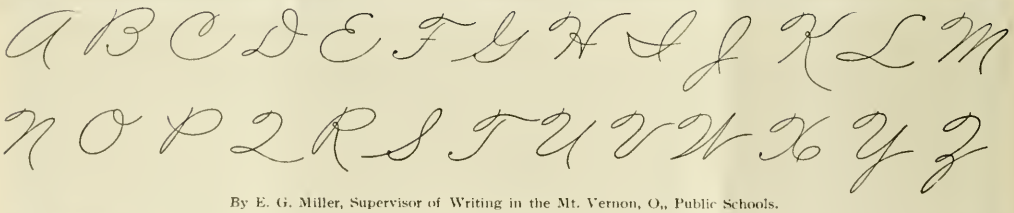
LESSON 84.

Lesson Eighty-five.

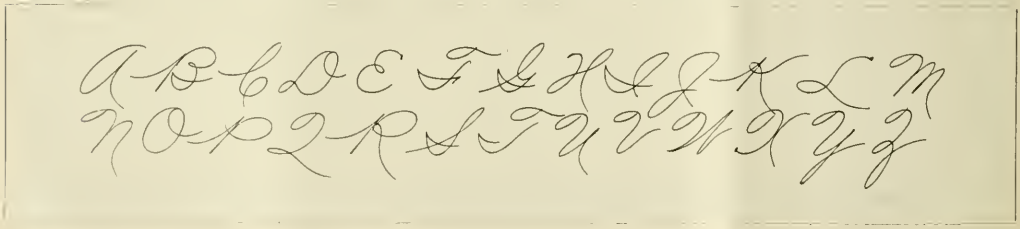


Lesson Eighty-eight.





By E. G. Miller, Supervisor of Writing in the Mt. Vernon, O., Public Schools.



By A. L. Hickman, penman, Kansas Wesleyan University, Salina, Kans.

$970.00

Santa Fe, N. M. Feb. 5-07
First National Bank
Pay to James M. Johnston or order
Nine Hundred Seventy Dollars
C. E. Bond & Co.

By Francis B. Courtney, Cedar Rapids, Ia., Business College.

No. 5145. Cleveland, O., Mar. 19, 1909.
Received from J. S. Toomey
Fourteen hundred, nine and 50/100 Dollars,
in full of account.
$1409 50/100 P. R. Hanna

By H. B. Lehman, St. Louis, Mo., Central High School.

SPECIMENS

Mr. E. O. Prather has been re-elected to the Principalship of the Department of Commerce and Penmanship in the North Dakota School of Science, of Wahpeton, N. Dak., at a handsome salary. Specimens of penmanship which he recently inclosed showing improvement in penmanship seems to make it plain why the management of this school would wish to keep Mr. Prather in their employ.

L. W. Hammond, formerly of Batavia, N. Y., is now teaching penmanship in the Acme Business College, Everett, Was. Mr. Hammond has been in other lines of work for some time, but judging from a letter just received from him he has lost none of his skill in penmanship. His writing is free and forceful and possesses just such qualities as students need to practice from. We are glad to welcome Mr. Hammond back into the teaching profession and we wish him much success in the Acme School.

A bunch of specimens of writing from the primary and grammar grades of the public schools of Mt. Vernon, Ohio, under the supervision of Mr. E. G. Miller, clearly indicates that the writing of the pupils is gradually being transformed from the slow cramped finger style to the free arm movement handwriting, so much in demand today. The little folks as well as the big are catching an inspiration of freedom in writing and are doing splendid work. The teachers, too, are doing their part as shown in the uniformity of the work of the pupils of the various grades in the specimens submitted. We had the pleasure of visiting the schools some months ago and it was a pleasure indeed to see teachers and pupils in action. It will not be long until good writing will be the rule rather than the exception on the part of these pupils, as the specimens submitted show study as well as practice, the two things essential for success in the "queen of arts."

A large package of 1st and 8th grade specimens of writing from the pupils of the public schools of Mt. Vernon, Ohio, where Arm Movement Writing was introduced last fall and where E. G. Miller supervises the writing clearly shows a remarkable progress in so short a time. Mr. Miller and the teachers under him are rapidly transforming slow finger movement writers into business-like penmen. The first year work is unusually good in both form and freedom. Those antiquated or pessimistic people who think the children cannot be made to write a good hand with the Arm Movement should see these specimens to be convinced.

Miss Alice E. Curtin, Pittsfield, Mass., Supervisor of Writing, is securing practical results at the hands of all her pupils, as shown by specimens before us. The work in grades seven and eight, Russell School, Miss Rerdon, teacher, is especially free, good in form and of a high average throughout the entire room, and the same is also true of grade nine of the Center Grammar School, Miss Brennan, teacher, and grade six of the Tucker School, Miss Flemming, teacher. Miss Curtain's success as supervisor is one more proof of the wisdom of elevating grade teachers who show something more than ordinary ability to that of supervision. The experience to be derived from general teaching is invaluable to a supervisor.

An inspiring lot of specimens are hereby acknowledged from the enthusiastic and capable supervisor of writing in the Muskegon, Mich., Public Schools, Miss Lenna M. Rovick. The work is wonderfully free, uniform, strong and accurate. Few schools are accomplishing as much in the way of writing as those under the leadership of Miss Rovick, which speaks well for her practical skill and inspiration as well as for the faithful following and efficient daily drills on the part of the regular teachers.

Beautiful specimens of penmanship in the ornamental style keep coming from Mr. J. G. Christ, the excellent penman of Lock Haven, Pa. Mr. Christ keeps constantly improving, the last specimens sent in being the best we have yet received from him.

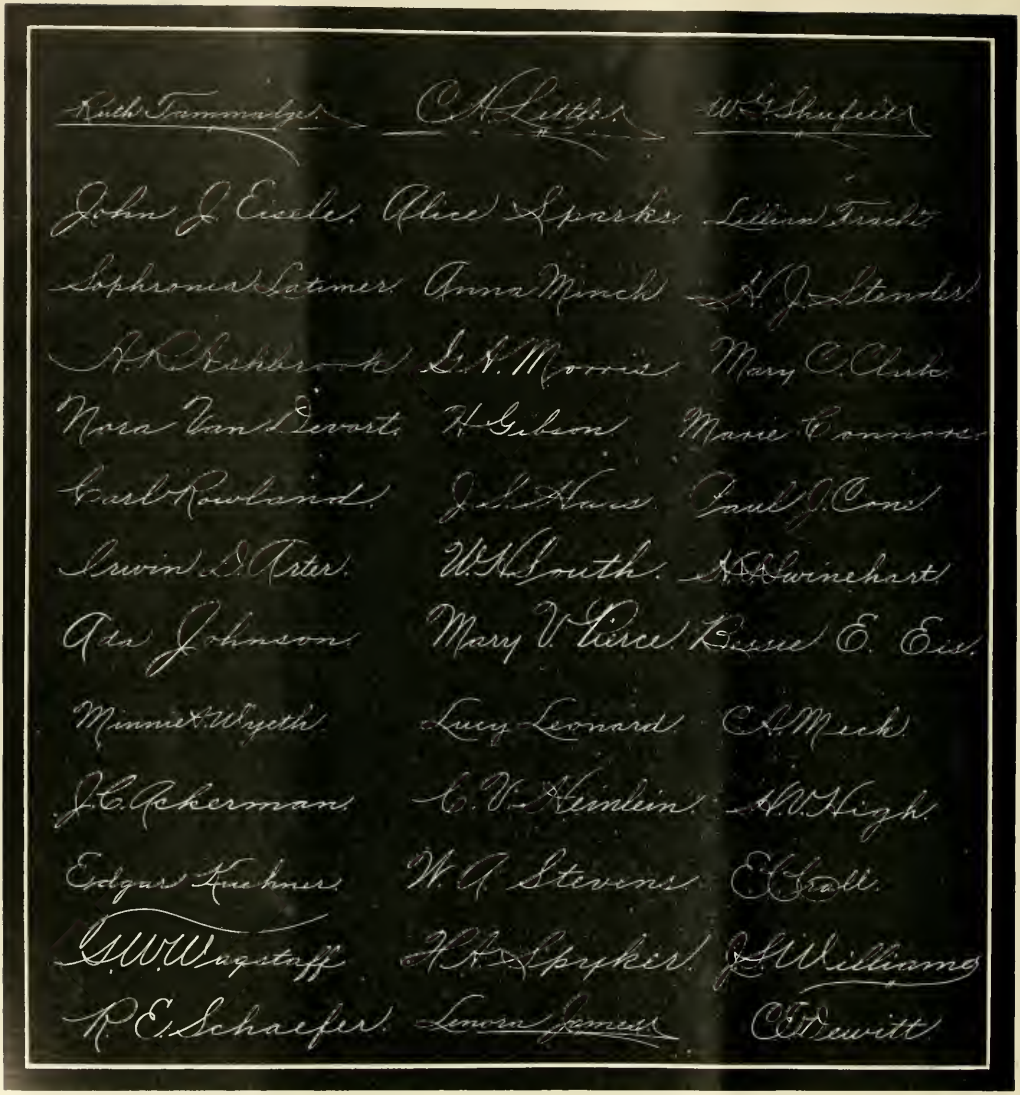
F. E. Persons, Buffalo, N. Y., whose advertisement appears elsewhere in these columns, and who is making an offer to furnish a variety of pen work for but 25c writes that customers tell him that his offer is worth 50c. Some, he says, state that his cards are the best they have seen. Mr. Persons is no doubt building up quite a good business in that line of work.

The pupils in the West Side High School, Denver, Colo., C. E. Stretcher, penman and commercial teacher, are becoming very skillful with the pen. Mr. Stretcher is justly proud of his classes, as shown by the beautiful out-of-the-ordinary designs, which he recently submitted.

Mr. J. A Kirby, who handles the penmanship and commercial branches in the Rutherford, N. J., High School recently sent us pages collected from each pupil in his penmanship class. The specimens consisted of the sentence "You can now use arm movement," written length-wise across the sheet. The work was all spaced wide and indicates considerable skill. These specimens were all very uniform and show that Mr. Kirby is one of our best penmanship teachers.

We are in receipt of specimens of penmanship practice from Miss M. Eleanor Peterson, with the Commercial Department of the Two River, Wis., High School. The pupils are all doing fine work, some of them already having their work up to our requirement for a certificate. Miss Peterson states that this is the first class in penmanship that the Two Rivers High School ever had. We wish to congratulate her upon the success she is making of it.

Work done by the pupils of the Jackson, O., Business College, Ashton E. Smith, penman and commercial teacher, is received. These pupils have not been working long at penmanship, but Mr. Smith has all of them in line.



The above signatures were written by students in Bliss Business College, Columbus, O. They speak for themselves as concerns the nature of the instruction in penmanship given in that school. Some of the best submitted were rejected because the ink was too blue or pale to engrave successfully. Certain it is that these young people are going out into the world with a good signature and handwriting to match.

And by the way the Bliss school has had the largest attendance this year in the history of the institution which means that as many as three hundred and ninety-some day students have been in attendance at one time, exclusive of night students, with a total enrollment since September of upwards of five hundred and eighty-some day students, most of whom take the combined course.

CLUB CHAT

Mr. S. E. Leslie, the man who is presenting to our readers a most practical course of lessons in business writing, is not only a fine penman but is a teacher as well. During the past year he has been one among our heaviest clubbers, which indicates that he teaches large classes in penmanship each day.

C. E. Chamberlin, the efficient penman and commercial teacher in the Ellsworth College, Iowa Falls, Iowa, is doing what he can for THE BUSINESS EDUCATOR and the cause of good writing by sending in subscriptions. We have known Mr. Chamberlin for some time and have come to recognize him as one of our most progressive teachers.

C. W. Fogarty, penman in the Drake Business College, Plainfield, N. J., is helping to swell the subscription list of THE BUSINESS EDUCATOR. A recent club received from him is a fine one. The way Mr. Fogarty signs his name at the bottom of his letters would lead one to believe that he is one of our most skillful penmen.

Mr. L. E. Jarrell, of the Capital City Business College, Guthrie, Okla., is one of THE BUSINESS EDUCATOR'S good friends and supporters. He sends in a good many subscriptions from time to time and is securing good results in his penmanship classes.

W. I. Stewart, who has charge of the penmanship in the Elliott Commercial School, Wheeling, W. Va., is a frequent clubber of THE BUSINESS EDUCATOR. He is getting results in his penmanship classes too. Specimens of work are received from some of his pupils who are getting to be quite good at lettering, drawing, etc.

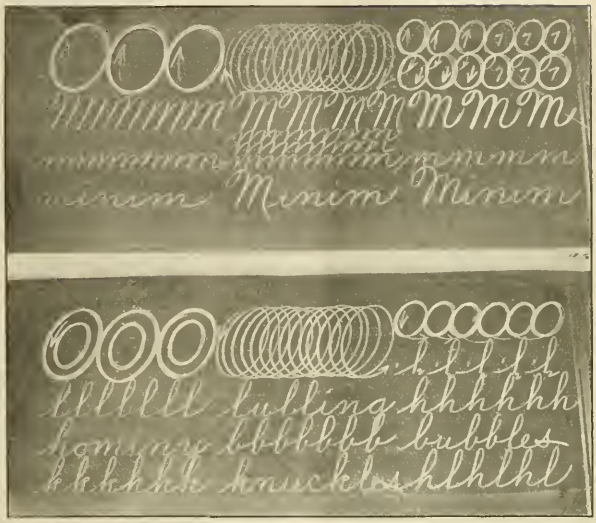
Mr. S. O. Watson, with the Meredith College, Zanesville, Ohio, recently increased the subscription list of THE BUSINESS EDUCATOR by sending in the names of some of his pupils as subscribers. The Meredith College is getting to be famous in that part of Ohio for the high grade and efficient work it is doing.

On March 28th, after an illness of one week of pneumonia, Mr. G. W. H. Stanley, of Stanley's Business College, Macon, Ga., passed from this life. This will come as sad news to his many friends. Mrs. Stanley will continue the institution and endeavor to maintain the same high order of instruction which has characterized it in the past.

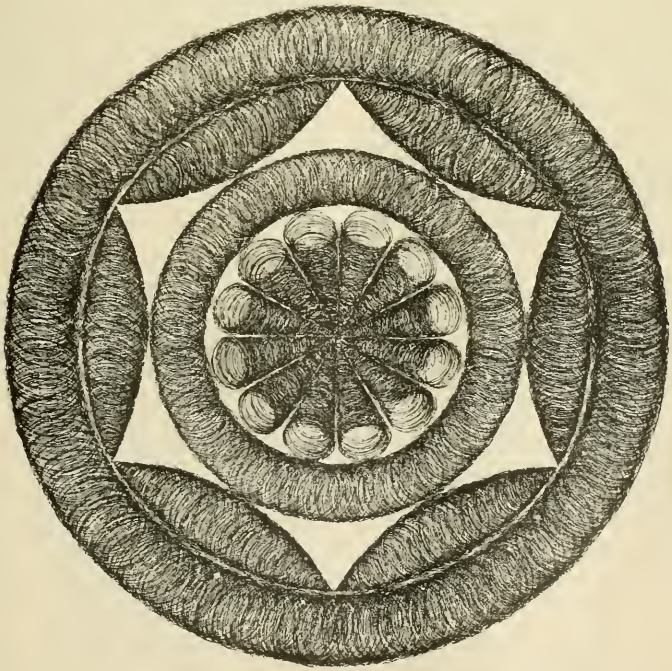
This information came from Mr. W. H. Earles, who has had charge of the commercial department. He says the institution is one that gives first class instruction and is thorough and complete in all of its work. He expects to remain and do what he can to help to continue the good work orginized by Mr. Stanley. Our sympathy and best wishes are hereby extended to Mrs. Stanley.

N. H. Wright, the skillful penman in the Bryant and Stratton Business College, Louisville, Ky., still keeps sending in names of pupils who are up to our requirements for a certificate. THE BUSINESS EDUCATOR is in the hands of a great many of his pupils, and he recently sent the price of another good sized list of subscriptions.

E. F. Richardson, the expert penman and teacher, is now teaching in East Lynn College, Buffalo, Ky. He states that he now has the best class he ever had at that place and he has been teaching there for sixteen years. Mr. Richardson recently favored the BUSINESS EDUCATOR with a list of subscriptions, some of which were given as prizes to pupils who made most improvement in writing. Each of the following named persons won a subscription to the journal: L. B. Buchanan, O. S. Day, E. G. Roberts, Roy C. Moore, and Miss Mattie Johnson. The first named made first best improvement, the second made second best, and so on. Mr. J. M. Hill proved to be the best penman and won a book on writing as a prize. Undoubtedly Mr. Richardson is doing much good to further the cause of good writing and is deserving of the success he is achieving.



S. O. Smith, penman, Willis Business College, Ottawa, Ont., Can.



By Geo. W. Klotz, Neffs, Pa.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE OLD, OLD ESSENTIALS TO GOOD WRITING—

Position, Form and Movement,

Are as true and important today as when first defined perhaps centuries ago.

The angular, semi-angular, vertical, semi-slanting, and other theories and fads may come and go, but the *true* essentials remain the same. The angular went because the *form* was not legible enough; the semi-angular went because it was too fine-art like for business and because it was drawn rather than written; the vertical went because it ignored certain essentials of position and movement; and the semi-slant went because it, too, ignored methods of execution commonly known as "movement."

And *any* system will go glimmering into oblivion that neglects any one of the three old true and tried essentials: *Position, Form and Movement.*

Try as you may to teach the art of writing well without recognizing this *trinity of essentials* and you'll fail as surely as the sun rises and sets on schedule time.

The copy-book failed with its systems of angular, semi-angular, vertical and semi-slanting forms because it emphasized position and form only and ignored movement.

The movement phase of these essentials is perhaps the most important of the three because it involves *method* of acquirement and execution. The copy-book represents system rather than method; letter forms rather than methods of instruction.

Had not the advocates of movement also emphasized position and form, it, too, would ere this have been delegated to the "wuzzers." But it concerned itself with methods of acquirement and execution, and not mere form and position and it won even though oft' times presented by uneducated, over-zealous, narrow specialists.

But a better day is dawning because it is broader, saner, more practical and pedagogical. Arm movement has won because it neglects none of the essentials of good writing. Our success will be in proportion that we at all times keep these three essentials in mind and therefore in practice: POSITION, FORM, MOVEMENT.

A WORD WITH STUDENTS.

This is the time of the year when students are inclined to become restless and impatient. This is the time you begin to think you want a position. You are inclined to think you have been in school long enough and are now deserving of a job.

Now the chances are you are not yet ready for a place because you have not completed thoroughly all of the work prescribed in the course. Now to be honest, is there not some part you have slighted or skipped over lightly? The best thing to do *now* is to strenghthen your *weak* places.

Perhaps it is spelling or punctuation or law or arithmetic or penmanmanship or typewriting or correspondence, etc. No matter which or how many you are weak in, *now* is the time to "make good." Have you backbone enough to do it.?

After thorough preparation comes the position; and it will come in due course of time if you do not "rest on your oars" in the meantime. Success comes to him who labors and hustles until he overtakes it.

So give more thought to thoroughness than to quitting school. *Now* is the time to dig down deep for a solid foundation so that you will never hereafter need to stop in the midst of a busy career to do that which you owe it to yourself to do *now*.

And before you are aware that "busy career" will have you in its unrelenting grasp overwhelming you with details and duties and responsibilities, testing your strength, sounding your depth, and trying your self control. Thoroughness is the best armor with which to face this future foe or friend and this is the time to be buckling it on.

A word to the wise is sufficient; a page to the foolish is unnecessary.

MR. WONNELL

Whose lessons in Ornamental Penmanship in these columns have been studied and practiced by a large number of enthusiastic penmen-to-be, deserves our thanks and theirs as well for the course of lessons now drawing to a close.

Mr. Wonnell is a fine fellow personally, even finer than he is penman, which is saying a gooddeal, and he is always filled to the brim with enthusiasm. It has been only a few years since we persuaded him to abandon a country grocery and climb the penmanship laddre—with what success his own work speaks.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those thiogs uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

QUIETUS FOR QUICK QUITTERS.

Books have been written, lectures given, and even correspondence courses created on the art and science of securing a situation. And many, many more have been written, spoken and designed on the things essential for holding the position after having secured it. But as yet we do not recall having read a treatise on the art and science of quitting the job as successfully and artistically as securing it. And why not?

Is not the ending of a task quite as important as the beginning of it? Is not the beginning for the sake of the ending? Can not any one very easily start a thing successfully, but is it not a fact that but few can or do end it as successfully as they begin it? Then why not give it a little more thought and consequently a little more conscience?

We have in mind the practice of many thoughtless young men and women who, after they secure a position and acquire experience, or a little surplus cash in it, suddenly leave it without forethought, hindthought or warning, to accept another which looks good at a distance or from a superficial investigation. They seem to think only of themselves, and not their unselfish selves at that.

Now the facts are a new employe rarely ever earns his first month's salary, nor several of them. But on the other hand, the first months in a position are the most valuable to the employe, no matter how low the wage.

After having gained the confidence of the employer, he depends upon you to carry on a certain part of his business in a manner that bespeaks continuance of and confidence in the business it has taken years to build up. Is it right to your best self or to your employer to sever that service summarily without sufficient cause or due notice? No, not one in a hundred times.

And in no line of human endeavor does this mean more to all parties concerned than as commercial teachers and school proprietors. Commercial teachers generally should instil into their pupils' minds the sacredness of contracts; not merely from the letter of the law, but from its spirit as well.

But strange and paradoxially as it may seem, commercial teachers seem to be quite as quick to quit positions without notice as other less respected persons. After you have won the confidence of your employer and the respect of your pupils, can you afford to suddenly step down and out some evening, bidding your pupils goodbye, hoping (?) they'll find some one in your place in the morning? Can you think of a bigger injustice to the employer and a more embarrassing position for him to be in? Not until sometime you find yourself in a similar position.

This is not intended as a criticism of the thousands of commercial teachers who would under no circumstances leave their employers in a lurch, but of those who do so now and then. Nor is it a defense of those unscrupulous employers who drop teachers without warning "when the birds begin to sing in the Spring" and the pupils begin to thin in attendance. No, no; for such we have no sympathy save for the fact that "they know not what they do" in the sight of their better selves and their creator if they ever had any.

It is easy for some people to use almost any petty difference of opinion or criticism as an excuse for a resignation or dismissal when a better job or employe is in sight, little counting the cost to the one or ones thus discommoded. One such uncalled for resignation, or one such undeserved dismissal, creates more distrust and suspicion than a dozen faithful ones can blot from the memory of the victim, be it employer or employe.

E. H. Norman,
Prest. E. C. T. A., 1909-10.

For the sake of our common calling, for the example set before thousands of students, for the sake of your own sacred self, do not in the fit of passion sever your connection with your employer without due reason and notice. Time will teach you the folly of fitful action on the one hand and the wisdom of faithful service on the other hand.

As an employe, quit your position if possible on good terms with your employer, and as an employer, you need, also, to part with your employe in such a manner as to cause him to speak well of you as he circulates in the profession.

"How to Quit a Job Gracefully" would be an excellent title of a much needed book for a large number of frivolous students about to seek employment, and a few short-nosed commercial teachers. Who will volunteer the authorship? We feel disposed to publish it free of expense.

Response of E. H. Norman, President of the Baltimore Business College in accepting the presidency of the Eastern Commercial Teachers' Association.

LADIES AND GENTLEMEN:

It is not unusual for a convention to make a mistake, it has been intimated that Congress is not infallible, and I am therefore not surprised that this convention has proven that it is not an exception to the rule. You might possibly have committed a great blunder, but I can hardly see how. That you could have acted with more wisdom must be apparent to all present.

It is indeed gratifying to me to know that my work and conduct among you, has been such as to cause you to consider me a fit person to guide the destinies of this organization during the next twelve months. I appreciate deeply the honor you have conferred upon me, but permit me to assure you that it has not added one inch to my stature, that there will be no swelling of the cranium and that the old hat will still be ample large. I do not believe that an office can elevate or dignify a man, but I do believe that a man can dignify an office. Any man who is so small that he can bask in the reflected glory and dignity of an office, is too small a man to fill that office and perform its functions with that degree of dignity and efficiency so necessary for the growth and prosperity of the organization which he represents.

I ask and hope to receive the support and help of every member of this Association, and with that help and support, I, as your servant, do solemnly pledge to render the best service of which I am capable in the performance of my duties.

I desire no higher honor and cherish no greater distinction, than that when my work on earth is ended, it may be said of me, he was loyal and faithful, and did the best he could for the cause of Commercial Education. I thank you.

REPORT OF THE

Eastern Commercial Teachers' Association

By FRANK E. LAKEY.

The Twelfth Annual Convention held April 8, 9, 10, at Providence, has come and gone. Little Rhody has maintained her reputation for genuine hospitality. In many ways a new record has been set. The excellent work done at Philadelphia a year ago made the efforts of the Rhode Island Commercial Teachers' Club, the host of the Convention, all the more difficult. The Convention has never met in so ideal a building. With ample light on three sides, a gallery, comfortable seats, free from all outside disturbances by the spacious grounds, the individual members enjoyed a varied and useful program. The exhibitors had an abundance of room on the floor below and were satisfied. Mr. T. B. Stowell, whom every commercial honors and revers, did his utmost to secure a profitable convention. As usual he succeeded. Mr. H. L. Jacobs, as chairman of the local committee, had all the cares due any mortal in several years. The hotel accommodations in Providence at their best are insufficient. Mr. Jacobs had to face the renovation of the largest hotel in the city and yet, despite a voluminous correspondence, all were made happy. Mr. C. W. Stowell, chairman of the banquet committee, Mr. W. B. Sherman, of the Press Committee, Mr. W. H. Kinyan, of the Reception, were tireless and successful workers. Small wonder then that the combined efforts of the two Associations resulted in the best financial showing and the largest membership since organization. At Philadelphia all the expenses were reported paid by the local committee but late bills amounting to over $160 were paid by the Treasurer. This year the local committee, thanks to the energy of Mr. F. H. Read, secured money enough to pay all known bills save the one for badges and to turn over a surplus of over $50. The actual paid membership in 1905 was 241; in 1906, 218; in 1907, 276; in 1908, 302 and in 1909, there are 30 more than a year ago, with enough in sight to maintain the increase. Each year should see the Association grow better and stronger and no one would be more delighted to have Washington again raise the record than the loyal members of the R. I. Club. Success to Washington and to President Norman.

Edward M. Hull, President.

Thursday morning was spent in sight seeing and in automobiling. Sharp on time Thursday afternoon President Hull called the convention to order and introduced His Excellency, Governor Aram J. Pothier to the 150 or more members assembled. His address emphasized the need of character in education. He dwelt at length on the need of closer trade relations with the nations of Central and South America. Hence the need of a knowledge of the Spanish language and Spanish customs. It is of interest to note that Governor Pothier is by birth a French Canadian, while Mayor Fletcher is an Englishman. His Honor emphasized the need of sound business principles in carrying on any project. If we are to develop our resources we must have first, last and always, a business training. It is the most important influence of the day and the main cause of the failure of 95 per cent. of business men. Mr. T. B. Stowell, the honored head of Bryant and Stratton's College, replied fittingly to the address of welcome. Without endowment, without gifts, commercial education has come into its own, even in the highest institutions. Nobler ideals help us to so conserve our energy, our force, our teaching that we may achieve the maximum amount of good for our pupils. If the Convention is to help us personally do better and truer work in the school room, it must be a part of ourselves.

President Hull delivered an annual address which held close attention.

F. E. Lakey, Sec'y.

L. B. Matthias, Treas.

T. B. Stowell.

Edward H. Eldredge.

F. H. Read.

A. W. Holmes.

His theme was the unconscious influence of the teacher. The silent and involuntary influence of a teacher is as important as any part of his work. This something can never be expressed in speech. This unconscious teaching is the best of one's work because the teacher's real self goes into the mind and influences the character of the pupil. Class room trouble is usually due to lack of knowledge on the part of the teacher of the forces and causes affecting the pupil. The pupil watches closely the teacher's demeanor. Let your hearts beat if you would strive to reach the hearts of your pupils.

State Commissioner of Public Schools, Walter E. Ranger, greeted the teachers as one who had years ago taught bookkeeping and commercial law. He spoke on the service of commercial education in the past for vocational ends and showed its influence in blazing the way for industrial courses. It is a part of the New education which has opened the school door to the life of the people and has shown the relation of school life to life in the shop, the street and the home. The keynote of this convention is character. In vocational education. we have the foundation of good citizenship.

After the appointment of the several committees, and election of 38 new members, C. E. Doner, Beverley, gave a valuable talk on penmanship. Many questions from the audience were quickly and clearly answered. Extra time was voted Mr. Doner, so keen was the interest.

The paper by Mr. A. W. Holmes, of the Baird-North Company, Providence, on "What a Business Man Expects of a Stenographer," proved the most suggestive number of the program. For several years Mr. Holmes taught in a private school. He said not one in ten stenographers know how to apply for a position. The business man wants to know name, experience, school, speed, machine used, whether or not a touch writer. It is a crime not to teach touch typewriting. The girl just from school cannot do a day's work. "She talks a lot, loafs a lot, wants a lot" (of pay). She must have interest in her work, cut out the "gabfest" do real work eight hours a day, six days in the week. Do anything asked, even to catching flies. In correspondence speed without accuracy is a snare and a delusion. Say "whoa" when going too fast. Spell well—dictionary habit a good one. Keep pencils of employers sharp. I want my letters written as I dictated, not to suit my clerks. Nimblemindedness is one of greatest assets. Teach adaptation and application, forceful and positive personality, energy, caution and common sense. Loyalty to employer is as great a virtue as honesty.

The heads of departments were asked to express their views on the qualifications of a stenographer. Each placed loyalty above all. Concentration on the subject in hand. To get the other side, Mr. Holmes quizzed his stenographers. Their comments were "quiet, courteous, interested in work. Not a mind reader. Sugar better than lemons. Don't expect her not to leave if she gets a better position."

Free passes are not issued over the road to success. Opportunity does not knock at your door. *You* must knock Opportunity's door down. To hold a position never forget punctuality, Politeness, Accuracy, Alertness, Amount of work, Energy, Efficiency, and above all, Absolute Reliability are essential.

H. L. Jacobs.

W. B. Sherman.

C. B. Post.

At the exercises Thursday, Principal T. B. Stowell, proved himself a capable presiding officer. Tourtellot's Orchestra rendered several excellent selections.

Mrs. E. E. Fowler, of the Burroughs Adding Machine Co., gave an interesting illustrated lecture on the "Evolution of Bookkeeping," from the stone age, through the clay age to our modern systems.

F. I. Brown, of the Library Bureau in treating the subject "Specializing in Modern Accounting" proved himself a past master in his subject as well as a most entertaining speaker. His address alone was worth the cost of attending the Convention. He divided his subject into I Opening and Keeping books, II Auditing, III Cost Accounting, IV Statistics, V Organization. Each was carefully explained. Beware of false reports. By the aid of statistics, overstocking and overselling are avoided. The card ledger enables three clerks to handle 40,000 accounts with a saving of time over the book or loose leaf ledger. Balance sheets at frequent irregular intervals prevent much dishonesty. Through organization, we achieve 1) character building, 2) power of accurate reasoning, 3) power to convince and influence others, 4) Concentration. *Business is a profession.*

Friday morning opened auspiciously. Many members had arrived during the evening and the attendance was large. Mr. F. G. Nichols, Rochester Business Institute, in "Suggestions to Teachers of Commercial Law," urged that the teacher should know enough of law to pass the bar examination. Use text book with cases. Consult young lawyers frequently. Daily preparation of teacher essential. Interpret lesson to pupil. Cases of local interest are the most valuable. Encourage the question habit.

Principal Allan Davis, of the Business High School, Washington, D.

C. H. Blaisdell.

C., believes in a separate high school for special lines. Studies must be intensive but not narrow. The principal must co-ordinate the courses. Class distinctions do not arise because of a separate high school. Such a school reacts on the grades and so gives the people what they need.

"What a Typist Ought to Know" was handled in an entertaining manner by a man who does know, Mr. Archibald Cobb, of the Remington Typewriter Co. He stated that the phonograph had raised the average speed five words per minute. Pupils incapable of becoming typists and stenographers should be directed to what they can do well. The business school should be the first to experiment with new devices. Then your graduate becomes a most desirable advertisement for you.

"Beginners" Bookkeeping from the High School Standpoint was discussed by Mr. F. E. Lakey and from the "Business School point of view," by Mr. C. H. Blaisdell, of the R. I. Commercial School, Providence. Mr. Lakey, noted the favorable conditions especially in the raising of the age for beginners. The unfavorable conditions are 1) lack of drill in penmanship in the grades, 2) poor preparation in arithmetic, 3) low value placed on time in the high school by many parents. He outlined the work to be covered and suggested business exhibits, illustrations from real life, talks by business men, training in business customs.

Mr. C. H. Blaisdell, outlined some of the varying conditions in the business school, and emphasized the necessity of laying a better foundation for the bookkeeping course by instruction in the English department to those who are deficient in the elementary studies. He gave a synopsis of the different methods in use, calling attention to the weakness of some and outlining a course for the beginning of the year.

He called particular attention to student's outgoing papers, emphasizing neat, accurate billing and proper forms of notes, drafts, etc.

He closed his remarks with suggestions to teachers on the checking of books, and showed how to save time in the school room by having typewritten rules for proving cash, and for finding errors in trial balances, etc.

"A Seminary Method of Teaching Commercial Subjects" by Mr. Calvin O. Althouse, Philadelphia, proved to be the compilation by the student of a quantity of material on a given subject under the guidance of an expert, the reproduction of the same orally to a group of students interested in the general subject." As actually in operation in the Boys' High School, it stimulates the pupil to do his best and to do original work. Visits to industries, the student becoming a producer instead of a copier of ideas, the development of individual initiative are among the many advantages.

"The Signs of the Times in Commercial Work," by Mr. J. C. Walker, Detroit, of the Burroughs Adding Machine Company, included the increased efficiency of private schools to overcome the competition of pub-

Allan Davis.

J. A. Luman.

Calvin O. Althouse.

lic schools. The following prescription was recommended to the private business manager, "Practice what you preach, treat Competitors fairly, Improve the Courses of Study, Truth Telling, Advertising." There is more demand for trained, capable bookkeepers and office assistants than ever before. Train the student for what he must do on leaving the school—office practice, letter writing, daily proof of posting, filing devices, billing as required in actual business, adding and listing machines. Teach more Arithmetic, Letter Writing, Spelling, Business Methods and less Bookkeeping. Advertise so as to create business and not to hurt your competitor.

At the afternoon session the paper on "Business Ethics," by Ex-Governor Waller, of Connecticut, was omitted owing to his absence.

Mr. Carl C. Marshall handled the "Perplexing Problem of Commercial English," in a vigorous, original and helpful manner. Mr. Marshall always has something to say worth saying, and he knows how to make telling points. He quoted eminent authorities who believe grammar is not an aid in language training. Instead he believes the natural, logical and only effective method of gaining in language power is to continue the speech processes of childhood, i. e. learn words, their forms, meanings and how to use them. Grammar for the most part is learned unconsciously in our childhood. The language of books and of intelligent adults is altogether different from our childhood tongue. In common life we use 600 or 800 Anglo Saxon words. He favors word study and composition. For each word learn 1) how to pronounce it, 2) spell it, 3) meaning, 4) use. Such study may become fascinating. One half of our words are derived from Latin. Read Grant White's "Words and Their Uses," or

J. C. Walker.

Brander Matthews' "Our Parts of Speech." Good English is largely a matter of habit. Therefore form and continue the habit of reading the best authors.

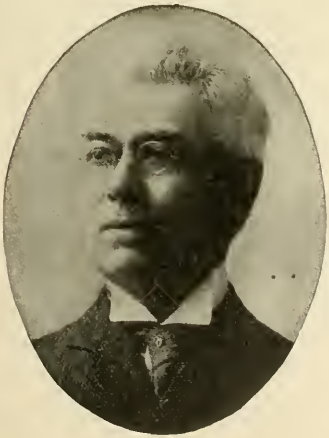
"Business Correspondence" by Carl Lewis Altmaier, Philadelphia was fully up to the speaker's former high efforts. The typewriter duplicating apparatus and the postal service have increased the efficiency of the business man. Today he is critical and exacting. Business correspondence is an indispensable agency of commercial intercourse. It is the "art or ability of grasping business facts or propositions in their entirety and discussing them in the form of a letter clearly, completely, concisely." The subject includes 1) technique, 2) composition, 3) postal information. The writing of business letter tends to develop business sense and judgment and bring to the student's attention many business practices, customs and usages. At least thirty hours should be given to it.

Miss Gertrude W. Craig, Simmons College, Boston, followed with a talk without notes on "Typewriting." She spoke easily and gracefully and said that of the three methods, teaching by rows, by fingers or by combination, she preferred and used the first. It is a fatal error to accept anything but perfect work. Bring advanced pupils into class with beginners for encouragement. Teach mechanism of the machine. Use copying tests once a week. Average 26 words per minute with one error in 100 words after 50 hours' work. Three periods of 50 minutes per week for class work.

Mr. C. B. Pease, Boston, discussed "How the School can Help the Graduate Before and After Graduation." This depends on your conception of success. Your ideal should be worthy of your best efforts. The three classes are 1) the prospective student, 2) the actual student and 3) the graduate. Tell the prospective student the truth. Permanency should be your keyword. The schools with the shortest courses are the shortest lived. The *actual* student should give his incentive for best work in the high standards of instruction you maintain. The lines of least resistance do not lead to success. Call laziness and indifference by their right names. Guard your recommendations carefully. In discipline the slogan must be, "Obedience first, last and all the time." Financially, prompt payments should be required. The cause of the trouble is almost wholly with the schoolmen. A student well trained, graduated and placed in a desirable position is the best advertisement possible for a school to have. The good will of a graduate is a valuable asset.

The simple title, "Arithmetic," of the paper by Mr. A. R. Dorman, Middleboro, Mass., gives no idea of the mine of valuable information it contains. The author confined himself

F. G. Nichols.



Carl C. Marshall.

Carl Louis Altmaier.

to 1) What shall be taught and 2) how shall it be taught. He sought from business men what they consider of special value, what deficiencies the graduates show, to what extent certain branches are taught. This was used as the basis. Oral and class work give the best results. Addition at every lesson. Note book and neatness as well as analysis of thought. The paper should be published in full.

A new feature was introduced by Mr. James E. Downey, Boston, in the "Laboratory Method in Teaching Arithmetic." The primary object is to give drill—drill in fundamentals as well as drill in habits of industry, sustained attention and concentrated efforts. Material can be gleaned from business organizations and from government departments. All work is independent. Good results are stimulated by the legitimate spirit of rivalry fostered. The fund of practical information makes the method valuable.

Banquet.

About 250 sat down to a most delightful banquet. A pleasing innovation was the presence of an excellent orchestra. The decorations of flags and bunting were admirably arranged and made the Normal School gymnasium very attractive. The only drawback was the serious illness of toastmaster, Charles M. Miller, who was obliged to leave during the serving of the excellent menu. Mr. C. O. Althouse substituted on very short notice. His part was especially felicitions and able. The toasts and speakers were "Integrity the Basis of Business Success," Judge Charles C. Mumford; "The Consideration of Commercial Education in the Higher Institutions of Learning," President W. H. P. Faunce, of

Chas. M. Miller.

Brown University; "What Next?" Walter H. Small, Superintendent of Schools, Providence; "The Importance of Detail in Bookkeeping," Nathan W. Littlefield, Esq., Referee in Bankruptcy; "Civic Obligation of the Business Man," Hon. John W. Cass, Postmaster, Woonsocket, R. I.

The able list of speakers was prepared by Mr. T. B. Stowell, who aimed at securing addresses of merit and help rather than mere entertainment. Judge Mumford praised ex-President Roosevelt for his effort to raise the ethical tone of business. Integrity absolutely necessary. President Faunce said much of the finest idealism comes through commercialism. Thought and action must go together. Men want life, fuller, richer, deeper life. Mr. Small considered the Commercial High School the answer to his toast, "What Next?" Mr. Littlefield cited the Standard Oil Co., as an example of attention to detail. Many failures and frauds arise from lack of bookkeeping or avoidance of book keeping. Bad bookkeeping follo winggood bookkeeping is almost irrestible evidence of fraud. Full and accurate bookkeping, coupled with honest intent, usually results in a discharge from bankruptcy. Carelessness is a sin worse than downright wrong doing. Mr. Cass urged that a higher grade of public officials be elected and said young men were especially wanted. The credit for this most enjoyable evening, and for the many details which add materially to the pleasure of the diners is due chiefly to Mr. C. W. Stowell. His previous wide experience and good taste were plainly in evidence.

At the Saturday morning contest the attendance was large and the interest keen. The committee on the Typewriting Contest have made the following official report:

World Typewriting Championship.

	Wrds	Errors	Penalty	Net	Wrds Min.
Rose L. Fritz	5488	54	270	5218	$86\frac{23}{30}$
L. H. Coombs	5130	97	485	4645	$77\frac{5}{12}$
Celia Shanrauth	4288	145	725	3563	$59\frac{23}{60}$
Ethel E. Eccles	5334	498	2490	2844	$47\frac{7}{5}$
SCHOOL CHAMPIONSHIP.					
Maude Linker	1789	32	160	1629	$54\frac{3}{10}$
Corrinne Bourdon	1871	49	245	1626	$54\frac{1}{5}$
Florence Wilson	2112	98	490	1622	$54\frac{1}{15}$
Calixta M. Dupont	1892	126	630	1262	$42\frac{1}{15}$
M. H. Miner	1686	95	475	1211	$40\frac{11}{30}$
John Sabol	1725	128	640	1085	$36\frac{1}{6}$
Marjorie F. Bass	1616	119	595	1021	$34\frac{1}{30}$
Ida Blumenson	2136	383	1915	221	$7\frac{11}{30}$

Miss Fritz having won the "Journal Cup" three times, is now the permanent holder. In the school class, a $25 medal is won by Miss Linker and silver and bronze medals by Miss Bourdon and Miss Wilson. All the prizes were offered by the Penman's Art Journal. The large number of words written by Miss Eccles, a new comer, and the extreme closeness of the first three in the school contest are worthy of note.

C. B. Pease.

A. R. Dorman.

James E. Downey.

In the Shorthand Contest the Results Were :—

FOR THE EAGAN CUP.

Nellie M. Wood
Testimony, 280 rate, time, 5 minutes.

Total	Errors	Net	Av. per Minute
1386	64	1332	$264\frac{2}{5}$

Solid Matter, 240 rate, time, 5 minutes.

1202	64	1138	$227\frac{3}{5}$

Willard B. Bottome.
Testimony, 260 rate, time, 5 minutes.

1309	78	1231	$246\frac{1}{5}$

Solid Matter, 240 rate, time, 5 minutes.

1202	168	1034	$206\frac{1}{5}$

This being the third time Miss Wood has won first place, she now receives the cup permanently, as well as the medal and prize offered by C. A. Pitman & Son. The contestants were Miss Wood, Mr. Baltome, Clyde H. Marshall and F. A. Carlson, of Chicago, Wat Ormsby, E. B. Elson and C. W. Elmer, of N. Y., and Leroy Weber, of Washington.

FOR THE MINER MEDAL.

The contestants were Messrs. Marshall, Elson, Carlson, F. H. Gertler, Chicago, E. G. Wiese and Miss S. L. Tarr. Before the transcription Mr. Ormby withdrew. Later Messrs. Carlson, Wiese and Elson and Miss Tarr also withdrew.

No contestant qualified. Messrs. Marshall, Weber, Gertler and Elson were disqualified on account of errors of more than 10 per cent—giving allowance of full credit in each of two papers submitted. The medal was therefore returned to the Executive Committee. Messrs. Marshall and Gertler had the best averages. Both committees made their reports before 6 p. m. Saturday.

Mr. H. G. Healey omitted his paper on "Commercial Education in England" for lack of time and spent a few moments relating interesting incidents of his trip in England.

"Shorthand," by Mr. G. P. Eckles, Pittsburg, was a capable, thoughtful paper. Competion between systems has revolutionized and modernized

Rose L. Fritz.

shorthand. A knowledge of the mental, nerve and muscular activities of the pupil is necessary. Retain interest of pupil by tact and study of condition. We must save the energy of our pupils by the elimination of arbitrary outlines and by pedagogical methods gain increased speed and legibility. The difficulty in reading notes is usually with the method. Movement drills very helpful. Voluntary attention springing from a pupil's desire to learn is most essentional. Do not beg for attention. Again we must have enthusiasm.

The last paper, coming as it did also Mr. Eckles', after the election of officers fell to Mr. C. B. Ellis, of Springfield. That both gentlemen held the close attention of a large number is a marked compliment. Mr. Ellis, in discussing a "Course of Study for a Business High School," said the boy in the high school, has not finished his general education and so combines general and vocational training. Business men require three things 1) good, legible hand, good figures, 2) add, multiply and subtract accurately and quickly, 3) how to express ourselves clearly briefly, grammatically in a letter and how to spell correctly. Modern language not essential. Two to four years are necessary. English should hold first place.

Current literature as "World's Work," "System," etc. are of value in cultivating an alert, active interest in business life. History for good citizenship is necessary. In arithmetic business men want the four fundamental processes, simple fractions, billing interest, discount, mental drill and a few simple short methods —Commercial Geography and knowledge of location of places are valuable. Penmenship and bookkeeping are absolutely essential, as are law, stenography and typewriting. Mr. Ellis exhibited an admirable four-year course of study.

THE ELECTION OF OFFICERS WAS AS FOLLOWS:—

President, E. H. Norman, Baltimore; First Vice-Pres., Allan Davis, Washington; Second Vice President, W. H. Kinyon, Pawtucket, R. I.; Third Vice Pres., J. C. Walworth, New York; Gen. Sec., F. E. Lakey, Boston; First Asst. Sec., Miss Flora B. Pryor, Waterbury, Conn.; Second Asst. Sec., Miss Alice M. Wood, Poughkeepsie; Treasurer, L. B. Matthias, Bridgport; Asst. Treas., Mrs. L. B. Matthias, Bridgeport; Executive Board for three years: C. O. Althouse, Philadelphia, and E. H. Eldredge, Boston, (re-elected).

THE COMMITTEE OF INTER-STATE COMMERCE COMMISSION IS:

Chas. M. Miller, New York; H. M. Rowe, Baltimore; John J. Eagan, Hoboken; Louis B. Moffat, Philadelphia; S. McVeigh, No. Adams, Mass.; W. L. Smith, Malden, Mass.

Dr. W. H. P. Faunce.

Nellie M. Wood.

R. G. Laird.

S. C. Williams.

Dr. H. M. Rowe.

S. McVeigh.

THE COMMITTEE ON THE DEATH OF MR. CHARLES CURRIER BEALE:—

R. G. Laird, Boston; S. C. Williams, Rochester; H. G. Healey, New York; C. A. Pease, Boston; T. B. Stowell, Providence.

AND ON THE DEATH OF MR. WARREN H. SADLER:—

H. M. Rowe, Baltimore; E. H. Norman, Baltimore; W. H. Patrick, York, Pa.; C. W. D. Coffin, New York; E. E. M. Huntsinger, Hartford.

Seldom has a program contained so many valuable papers. It is a matter of real regret that the Association does not publish its proceedings. Only four failed to answer to their names—one because of sickness. If objection were to be made, it would be that too many papers were presented. As a result discussion was practically impossible.

Not only does the Providence Convention stand as a leader financially, numerically, socially, but it was honored by the presence of a Governor, Mayor, State Superintendent of of Schools, and the head of a great University. Providence yields now to Washington and wishes the Capital City and our new President, typical of the true Southern gentleman, even greater success and greater achievement.

SHORTHAND CONTEST

The Shorthand Contests for the Eagan Cup and the Miner Medal were held at the meeting of the Eastern Commercial Teacher's Association at Providence, Saturday, April 10. The following entered the contest for the Eagan Cup:

Miss Nellie M. Wood, Boston, Mass.
Mr. Clyde H. Marshall, Chicago.
Mr. F. A. Carlson, Chicago.
Mr. Wat Ormsby, Brooklyn, N. Y.
Mr. Willard B. Bottome, N. Y.
Mr. Le Roy Weber, Washington.
Mr. E. B. Elson, N. Y.
Mr. C. W. Elmer, N. Y.

The following entered the contest for the Miner Medal:

Mr. Clyde H. Marshall, Chicago.
Mr. F. A. Carlson, Chicago.
Mr. F. H. Gertler, Chicago.
Mr. E. G. Wiese, N. Y.
Miss S. L. Tarr.
Mr. E. B. Elson, N. Y.

Before the transcribing began, Mr. Ormsby withdrew. Later Miss Tarr and Messrs. Carlson, Wiese and Elson withdrew. Messrs. Marshall, Weber, Gertler and Elmer were disqualified on account of errors to a greater number than the ten per cent. which were allowed by the rules.

It will be seen that no one qualified in the contest for the Miner Medal, and therefore the custody of the medal returns to the executive committee of the Eastern Commercial Teachers' Association.

In the Eagan Cup contest, Miss Nellie M. Wood transcribed the "240 solid matter," which consisted of 1202 words in the five minutes. She made 64 errors, leaving 1138 words net, with a net rate of 227 3-5 words per minute.

Mr. Willard Bottome transcribed the same matter, making 111 errors, 1091 words net, or a net speed of 218 1-5 words per minute.

G. P. Eckles.

E. M. Huntsinger.

Horace G. Healey.

F. A. Tibbetts.

In the testimony, Miss Wood transcribed the "280 take" which consisted of 1368 words in the five minutes. In this she also made 64 errors, giving 1322 words written correctly at an average net rate of 264 2-5 words per minute, beating her record of last year by 11 words per minute.

Mr. Willard's record on testimony was made on the "260 contest." This consisted of 1309 words. He made 78 errors, making the net number of words, 1231, or 246 1-5 words a minute. The contest was awarded to Miss Wood, and as this is the third time she has won the Eagan Cup in succession, it entitled her to the permanent possession of the cup. She also received a medal and a cash prize which was offered by Mr. Clarence Pitman.

EDWARD H. ELDRIDGE.

PROGRAM.

Central Commercial Teachers' Association.

DES MOINES, IOWA, JUNE 3, 4, 5.

THURSDAY EVENING, JUNE 3D, Y. M. C. A. AUDITORIUM

Reception. Registration. Musical Program furnished by Highland Park College of Music.

James Rea, Executive Board.

FRIDAY MORNING, 9 O'CLOCK.

Address of Welcome.....O. E. French, Des Moines, Iowa

Response.....C. W. Ransom, Kansas City, Mo.

Music furnished by the Drake Conservatory of Music.

THE MODEL SCHOOL, 10 A. M. 12 M.

"Morning Exercise." A five minute talk by A. Carothers, Des Moines, Iowa.

Instruction to teachers, Pres. Peck.

Business Section.

10-10:30. A Model Lesson in Commercial Law, J. O. Weaver, St. Paul, Minn.

Critics: J. A. Lyons, Chicago, Ill.; Geo. W. Jones, Des Moines, Ia.

10:30-11:00. A Model Lesson in Arithmetic, G. E. King, Cedar Rapids, Ia.

Critics: W. A. Warriner, Des Moines, Ia.; W. R. Stouffer, Des Moines, Ia.

11-11:30. A Model Lesson in Bookkeeping, W. H. Gilbert, Marshalltown, Ia.

Critics: C. Bayless, Dubuque, Ia.; S. H. Goodyear, Cedar Rapids, Ia.

11:30-12:00. A Model Lesson in Penmanship, A. N. Palmer, New York City.

Critics: G. W. Brown, Peoria, Ill.; L. N. Kelchner, Des Moines, Ia.

Shorthand Section.

10-10:30. A Model Lesson in Typewriting, Elizabeth Van Sant, Omaha, Neb.

Critics: H. L. Lady, Des Moines, Ia.; Jessie Davidson, Kansas City, Mo.

10:30-11:00. A Model Lesson in Dictation, Mary Horner, Waterloo, Ia.

Critics: J. A. Gunsolley, Lamonia, Ia.; Carrie A. Clarke, Des Moines, Ia.

James N. Kimball.

11-11:30. A Model Lesson in English, C. T. Smith, Kansas City, Mo.

Critics: W. M. Watson, Lincoln, Neb.; G. A. Rohrbough, Omaha, Neb.

11:30-12:00. Free for all. General subject, "What I Want to Know."

Under this head many tell their troubles and ask for help.

FRIDAY AFTERNOON.

From 1:30 until 4 o'clock the sections will hear the reports of critics and the discussions of both of the reports and of the lessons except that the Shorthand Section will adjourn in time to hold the Preliminary Typewriting Contest before 4:00 p. m.

GENERAL SESSION.

4:00 to 5:00. President's Address and Discussion. Business Lesson.

5:15 to 8:00. Complimentary Banquet at Chamberlain Hotel.

8:15 to 11:00. Theater Party. Ingersoll Park. Courtesy Des Moines Commercial Club.

Program Western School Managers' Association.

THURSDAY EVENING, 7:00.

Registration of Members.

Report of Committee on School Co-operation

Characteristics of Fake Schools—Discussed by T. W. Roach.

State Supervision to be discusssed by W. G. Lenderson, Chicago.

General discussion opened by P. A. Whitacre, Cedar Rapids, Ia.

FRIDAY MORNING, 8:30.

Tuition Charges, C. T. Smith, Kansas City, Mo.; P. W. Errebo, Pittsburg, Kans.

Election of officers.

E. L. Thurston, Second V. Pres.

T. J. Risinger, Third V. Pres.

C. E. Doner.

SATURDAY 1:30 P. M.

Advertising—The Newspaper, H. B. Boyless; The Circular, C. D. McGregor; The Catalog, G. E. King. General Discussion.

Banquet.

SAVERY HOTEL FRIDAY EVENING.

"To-day, "C. L. Moody, Hutchinson, Kan.
"The Value of the Schoolmistress to the Community and Otherwise," Mary Horner, Waterloo, Ia.
"Round People in Square Holes," W. A. Warrimer, Des Moines, Ia.
"School Days," G. W. Brown, Peoria, Ill.
"Words," Carl Marshall, Cedar Rapids.
"Tomorrow," A. N. Palmer, New York City.
Theater Party, Des Moines Commercial Club.
The banquet is complimentary to the enrolled members of the C. C. T. A. and the W. S. M. A. and is furnished by the advertisers in the program.

BIG C. C. T. A. MEETING.

The Central Commercial Teachers' Association Plans for a Big Time at Des Moines June 3d, 4th and 5th.

One of the largest and most enthusiastic meetings of the year will be that of the Central Commercial Teachers' Association to be held in Des Moines, Iowa, June 3d, 4th and 5th. A strong program which appears elsewhere, has been prepared and princely entertainment has been provided for the members. The Western School Managers' Association will also meet in Des Moines at the same time and will join with the C. C. T. A. in a number of programs.

It is anticipated that there will be a particularly hard fight for the Brown trophy this year. A large number of schools have signified their intention of having contestants on the ground.

One of the innovations will be a model school. A number of teachers of recognized ability will present model lessons, using the members of the Association as students. These lessons will be conducted exactly as the teacher would conduct the same lesson in his own class room. Friday forenoon will be given to this work, while Friday afternoon will be devoted to criticism and discussion. For each lesson two critics have been appointed—masters in their particular lines. These critics will make a detailed report at the proper time in the afternoon, following which there will be opportunity for general discussion. The plan is practical and promises to create more interest than anything that has ever been offered in a similar convention. It has many features of excellence that will at once commend themselves both to the novice and to the experienced teacher. From the time the bell rings for Miss Van Sant's lesson in typewriting at 9 o'clock in the morning until A. N. Palmer, of New York City dismisses his class in penmanship, there will not be a dull moment.

Not the least enjoyable of the events will be the musical program furnished by the Highland Park College of Music, Drake Conservatory and the Des Moines College of Music. The very best artists in these institutions will participate.

The banquet at the Savery Hotel will be a thing of joy and will long linger in the memory of those present. We could hear Carl Marshall speak on "Words," or W. A. Warriner discuss "Round People in Square Holes," or listen to Palmer's "Forecasts," without thrills of happiness yea, surges of unutterable joy. Another excellent thing about the banquet is that it is free to the associations. The enterprising advertisers have put their heads together and arranged to feed the hungry teachers without money and without price—to the teachers.

Des Moines is the largest modern cavalry post in the United States. The Des Moines Commercial Club will escort the members of the Association to this most interesting Fort. The Commercial Club will also entertain the Association at a theatre party on Friday evening following the banquet. If there is anything else to be done to make the meeting a success, the local committee will try to discover it.

The address by Hon. Lafe Young, of Des Moines, on "The Trend of Business" will be a gem. Mr. Young is the man who had the honor of placing in nomination for the Vice-Presidency at Philadelphia, the famous hunter, Theodore Roosevelt.

Des Moines is a beautiful city at all times, and particularly so in the summer. It is well wooded, handsomely platted and is full of generous, wholesouled people who will be ready to strew roses in the pathway of the stranger.

BROTHER AND SISTER, LET US MEET IN DES MOINES.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

THE STENOGRAPHER AS AN EDITOR.

One of the prominent women's magazines some time ago, in its column of suggestions to business young women, published a bit of advice to stenographers that ran something like this:

"Your employer expects you to transcribe and punctuate the exact language he dictates. You should never attempt to edit."

This is sometimes the situation, but rarely. Another view of which is an extreme one in the other direction, is the idea that the stenographer should do a great deal of editing.

Of course there are certain kinds of work that the stenographer should be careful to transcribe word for word, and point for point, but if this rule were made to apply to all classes of work one of the stenographer's highest offices would be taken away and a great many letters would reflect discredit on those responsible for the dictation.

I have yet to meet the man who can dictate clear, orderly, well punctuated language, page after page—who does not occasionally repeat himself, string sentences out too long and put at the ends of sentences clauses or modifiers that belong at the beginning or in the middle.

Unfortunately, only about one stenographer in fifty or a hundred is capable of doing tactful editing on letter dictation. It goes without saying that one who is deficient in English should not risk giving assistance to another. It is safer to err on the side of editing too little rather than go too far. But granting that the stenographer is strong in English one of the first questions that should be asked the new employer is whether he always insists on an exact transcribing or is willing to give a little liberty in clarifying ambiguous constructions, changing words that have been erroneously used, and improving the punctuation. Of course all such editing work should be done tactfully in any case, and notwith an air of superior intelligence.

Certainly there can be no good reason for writing "Each of the items are correct" when grammatical construction requires *is* instead of *are*; for writing "We sell our tobacco direct from factory to smokers in perfect condition" when "We sell our tocacco, in perfect condition, direct from factory to smokers" avoids the squinting construction.

Most employers have their favorite words and expressions and do not want these changed. If, however, a dictator uses a pet word to excess, the skillful stenographer can find a way of omitting it occasionally, or of using a synonym where the repetition becomes a detriment.

I aways dictate my punctuation, but few dictators seem to follow this plan therefore, the competent stenographer has a good opportunity to improve the raw material by proper paragraphing and punctuating. A common fault of the average dictator is that of stringing out long sentences. By cutting these up with semicolons or periods, the language will be clarified.

Incidently, it may be noted that many dictators nowadays like to use in their letters contractions like "I'll," "I'm," "doesn't," etc. The stenographer in such cases should not write the words out, but should use the contracted forms here given.

Early in his career the stenographer should begin trying his hand at composing simple letters of inquiry and answers to routine correspondence. By so doing, he can gain the confidence of the employer in his—the stenographer's—ability as a letter writer, and gradually more and more of the daily correspondence will be turned over to the stenographer for attention. When the employer is out of town or too busy to give a matter attention the reputation of the office will be helped if the stenographer writes a courteous note, explaining why full reply cannot be made at once and assuring the correspondent that he will have early attention, the stenographer signing the letter as secretary. If I may be pardoned for a reference to my own experience I may say that this kind of work was largely the means of my being offered a better position early in my stenographic career.

The stenographer, as the medium through which all the office correspondence passes, is only feathering his own nest when he sees to it that every letter is a credit to the dictator as well as to the transcriber.

When in doubt, make a suggestion to the dictator and ask if he wishes to adopt.

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

INTEREST.

According to my observation and experience there is no other part of arithmetic so poorly taught in the public schools as interest. Not over ——— percent. of the students entering commercial schools can correctly solve simple interest problems. The methods in use by public school graduates are too long and tedious. Errors are more plentiful in long solutions, hence the few correct answers even from those students who use their method correctly.

Interest should be taken up early in the commercial course, that students may be able to make better progress in their bookkeeping work. In presenting the subject to my class for the first time I like here, as in other subjects, to have my students first work a simple problem in interest by their own method, preserving their work to compare with my solution. I would give a problem like this:

Find the interest at 6 per cent. on $463.40 for 20 days, the answers to be given in the nearest whole cent.

For this problem I find the majority of students using one of the two solutions which I give in full for the purpose of comparison.

First, the cancellation method:

$$23.17 \qquad \frac{46.34 \quad 463.40 \times 20 \times 6}{360 \times 100 \quad 60 \quad 6 \quad 3} = \frac{23.17}{15} = \$1.54$$

Second, the old "6 per cent. method:"

$$20 : 6 = 3\tfrac{1}{3} \text{ or } \$.003\tfrac{1}{3}$$

$$\begin{array}{r} \$463.40 \\ .003\tfrac{1}{3} \\ \hline 15446\tfrac{2}{3} \\ 139020 \\ \hline \$1.544662\tfrac{1}{3} \end{array}$$

In the first of these solutions there are used 36 figures and 5 other arithmetical characters, to say nothing of the extra figures that would be used by the students in dividing 23.17 by 15. (The student would use not less than 20 figures.)

In the second solution I have used 42 figures, 3 of which would be omitted by the student, leaving 39 figures that practically every student who uses this method would use in his solution. I now give the class my solution.

Thus:

$$\begin{array}{r|l} \$4 & 63.40 = 60 \text{ days' interest} \\ \hline 1 & 5446 = 20 \quad " \qquad " \end{array}$$

I explain briefly to my class that by pointing off two places in the dollars, which I have indicated by drawing a vertical line always gives the interest for 60 days at 6 per cent., 20 days being 1-3 of 60 days, the interest for 20 days equals 1-3 of the interest for 60 days.

I cannot now recall having ever brought a class to this point in the subject without having put to me by the class the questions "How do you know that is true?" or "Will that work in all cases?"

Those questions bespeak interest on the part of the class. The arousing of interest in the subject has been my object up to this point in the lesson. Let not any teacher think that because he has once had his class interested that that will be sufficient for the whole term or year! He must furnish new food for thought every day.

If I can now answer these questions, so that my class will know my solutions are correct, and that my method will work in all cases, I will have won many converts to short solutions in interest.

In answer to their questions I ask them to make careful note of the statements, which I then write on the black board:

The interest on $1 for 1 year at 6 per cent. is $.06.

The interest on $1 for 2 months or 60 days at 6 per cent. is $.01.

The interest on $1 for 6 days at 6 per cent. is $.001.

The interest on $1 for 600 days at 6 per cent. is $.10.

The interest on $1 for 6000 days at 6 per cent. is $1.00.

Every student will recognize the truth of the first statement. For those who have difficulty in readily grasping the truth of the other statements a few questions by the teacher, or a brief explanation, will make them clear.

Using these statements as a foundation we formulate the four fundamental principles of interest. Starting with 60 days, we find the interest on

$560
$820
$375
$415.80

multiplying in each case by .01.

By observing our answers we find each one pointed off 2 places in the dollars. This will lead the class to see that no matter what principal they use the interest may be found by pointing off two places in the dollars. Hence our first principle:

To find the interest for 60 days point off two places in the dollars.

Similarly for 6, 600 and 6000 days we prove together that the following principles are true:

To find the interest for 6 days point off 3 places in the dollars.

To find the interest for 600 days point off one place in the dollars.

To find the interest for 6000 days point off no places in the dollars.

The first two of these principles are by far the most important for the average student and should be thoroughly learned.

The following problems are good for preliminary practice:

Find the interest at 6 per cent. on:

$ 800.00 for 60 days	$ 600.00 for 30 days
900.00 for 60 days	800.00 for 30 days
1,200.00 for 60 days	1,000.00 for 30 days
450.00 for 60 days	1,600.00 for 30 days
320.50 for 60 days	900.00 for 30 days
456.25 for 60 days	325.60 for 30 days
$1,200.00 for 15 days	$ 600.00 for 10 days
1,600.00 for 15 days	900.00 for 10 days
2,000.00 for 15 days	1,200.00 for 10 days
2,400.00 for 15 days	1,500.00 for 10 days
320.00 for 15 days	300.00 for 10 days
18.00 for 15 days	60.60 for 10 days

Illustrations:

Find the interest on $800 for 60 days at 6 per cent.

$$\begin{array}{r|l} 8 & 00 = \text{days' interest.} \end{array}$$

(Point off 2 places.)

Find the interest at 6 per cent. on $600 for 30 days.

$$\begin{array}{r|l} \$6 & 00 = 60 \text{ days' interest.} \\ \hline 3 & 00 = 30 \text{ days' interest.} \end{array}$$

Find 60 days' interest and take 1-2 of it for 30 days.

Find the interest at 6 per cent. on $1,200 for 15 days.

$$\begin{array}{r|l} \$12 & 00 = 60 \text{ days' interest.} \\ \hline 3 & 00 = 15 \text{ days' interest.} \end{array}$$

Find 60 days' interest and take 1-4 of it for 15 days.

Find the interest on $600 at 6 per cent. for 10 days.

$$\begin{array}{r|l} \$6 & 00 = 60 \text{ days' interest.} \\ \hline 1 & 00 = 10 \text{ days' interest.} \end{array}$$

10 is 1-6 of 60.

Find 60 days' interest and take 1-6 of it for 10 days.

In the following problems use 6 days as a basis and find the interest at 6 per cent. on:

$ 400.00 for 6 days	$ 800.00 for 3 days
800.00 for 6 days	1,400.00 for 3 days
1,000.00 for 6 days	2,000.00 for 3 days
1,500.00 for 6 days	5,000.00 for 3 days
150.00 for 6 days	100.00 for 3 days
15.50 for 6 days	20.00 for 3 days
$ 900.00 for 2 days	$ 600.00 for 1 day
1,200.00 for 2 days	900.00 for 1 day
1,500.00 for 2 days	3,000.00 for 1 day
400.00 for 2 days	6,000.00 for 1 day
100.00 for 2 days	60.00 for 1 day
125.00 for 2 days	240.50 for 1 day

Illustrations, using the first example in each of the foregoing groups:

$$\begin{array}{r|l} 8 & 400 = 6 \text{ days' interest.} \end{array}$$

Point off 3 places.

$$\begin{array}{r|l} \$8 & 800 = 6 \text{ days' interest.} \\ \hline & 40 = 3 \text{ days interest.} \end{array}$$

Find 6 days' interest and take 1-2 of it for 3 days.

$$\begin{array}{r|l} 8 & 900 = 6 \text{ days' interest.} \\ \hline & 30 = 2 \text{ days' interest.} \end{array}$$

Find 6 days' interest and take 1-3 of it for 2 days.

$$\begin{array}{r|l} \$8 & 600 = 6 \text{ days' interest.} \\ \hline & 10 = 1 \text{ day's interest.} \end{array}$$

Find 6 days' interest and take 1-6 of it for one day.

On the morning of April 14, 1909, the Elyria, Ohio, Business College, Miss E. M. Johnston, proprietress, was consumed by fire, the loss being about $3000, which was covered by $1500 insurance. Rooms were immediately secured elsewhere and within twenty-four hours the school resumed work much as usual. This bespeaks the kind of enterprise that has made the school so successful, the enrollment during the past year being the largest in the history of the school. We are indebted for this information to Miss Johnston's able Lieutenant, Mr. Wm. A. Turner, principal of the commercial department, whose shoulders aided materially in handling the responsibilities of the hour.

TO SCHOOL PROPRIETORS

The following is a good description of Carl Herschberg, Jr., a check forger; wanted by this department on a charge of forgery: About 26 years old, 5 feet, 6 or 7 inches tall, stout build—165 or 170 lbs., light complexion, rather ruddy smooth face; gives his address as R. F. D. No. 1, Kalamazoo, Mich. His particular line is swindling Commercial Schools. He writes a letter a few days in advance, making inquiries in regard to terms of tuition, and then calls in person and passes a forged check in payment for a larger amount, getting the balance in cash.

We should be pleased to have you communicate at once with the Police Department of your city should you receive a letter or a call from anyone answering this description, as we hold a warrant for this man.

Respectfully,

JOHN J. DOWNEY,
Supt. Police,
Detroit, Mich.

Dated April 8, '09.

ACCOUNTANCY

P. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

ERRORS AND CORRECTIONS.

Inquiries on accountancy matters are constantly being received from different parts of the country, and I usually answer them by personal letter. The following letter, however, is worthy of more than passing notice and I am taking it as a basis for this month's article.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:

I am a subscriber to THE BUSINESS EDUCATOR and would like very much to have you answer in your magazine or have some one else answer the following: What is the general or correct plan of remedying errors in bookkeeping? I find teachers in this section following different plans, some allowing erasures, others ruling out with red ink, while some make counter charges. Of course, erasures are not allowable in law, yet I have seen these three ideas carried out in actual business. Can you quote me the law in regard to the matter and suggest the best plan for correcting errors? In some sets, it is pretty hard not to make some mistakes. Trusting I shall hear through your paper, I remain,

Sincerely yours,
E. E. OATES.

Errors are usually due to carelessness, or to a relaxation of that watchful care that a bookkeeper should always possess. So long, however, as human nature is liable to err, just so long will errors on books of account have to be dealt with. Nevertheless the careful bookkeeper should strive at all times to prevent errors by exercising care. It is much easier to prevent errors than to find them if they exist or even to correct them after once located. It is better to go over the work twice at the time it is being done, than to wait until the trial balance period and then have to spend from one to four days trying to locate errors. "An ounce of prevention is better than a pound of cure." Indifferent, half-hearted, slovenly work will produce errors, but the bookkeeper who works with the determination that errors shall not be made will not have any of them to deal with.

Errors Classified.

The following list indicates the errors most prominent, or the conditions under which they usually occur. Addition, Posting, Omission in Posting, Double Posting, Posting to the wrong side or to two accounts, Transposition of figures in posting. Transplacing or misplacing figures, Carrying forward from one page to another. Bringing down balances, Closing accounts, Footing the ledger accounts for settlement or for trial balance, Calculating the differences of accounts, Transferring amounts to the trial balance, Entering on the wrong side of trial balance.

A great many errors are due to faulty addition, caused largely by poor figures or uneven arrangement of columns, erasures and corrections, figures placed upon figures, or to lack of concentration of thought. It one is tired, sleepy and worn out, or in a hurry, he is liable to make mistakes, and the work done under such conditions should be reviewed with care at another time. Errors of 1, 10, 100, 1000, etc., are usually in addition.

Locating Errors.

Too much stress can not be placed on *careful work* and *constant checking*. The posting of each day should be reviewed the following day in order to detect errors if any have occurred. Business must receive attention and if the trial balance is "out" the error should be found during spare moments or at sight, or the discrepancy may be entered up until a more convenient time. It should be located, however, at the earliest possible moment. A new bookkeeper should make sure that his predecessor's Trial Balance is correct in order to save future delay and inconvenience.

Correcting Errors.

The methods of correcting depend upon the nature of the errors and the books in which they may be found. Adjustment and correction of entries are often required, and should be done in such a way as not to obliterate the original entry or to make the adjustment complicated and unintelligible. Erasures on *books* of *original entry* should not be made under any circumstances. An original entry should contain a clear, complete accurate history of the business transaction, and should not be covered up or altered. Original enteries are the only evidence acceptable in a court of law, and erasures would seriously effect their reliability as evidence.

An error in a book of orignal entry may be corrected by marking the words "Void Corrected page ——" in the margin, or it may be cancelled by drawing red lines through the entry and by noting the page where the correct entry may be found. The correct entry should note also the place where the incorrect entry may be found. An error in computation, which is evident from the data given, may be cancelled by drawing a red line through the wrong amount and by placing the correct figures above it in red ink. Corrections are usually made in red ink so as to show their meaning more clearly and conspicuously. Wrong amounts in a Ledger account, or other book of subsequent entry, may be corrected as explained above, or in any other convenient way, but erasures should be made sparingly and with reluctance. Erasures are resorted to almost daily by some bookkeepers, and by many business men, without any trouble or loss occurring, but such erasures might be construed as ear marks of fraud, change, or crookedness of some kind.

Reverse Entries.

Entries often have to be adjusted or reversed after having been posted to the wrong account; also because of having been journalized incorrectly. These adjusting entries can be made by any student who has a knowledge of elementary bookkeeping. In case a transaction has been journalized" Mdse. to J. C. Long $185," which should have been the opposite, two entries are required to make the correct adjustment, as "J. C. Long to Mdse. $185," for neutralizing the first entry and putting the books into the condition they were in before the error was made. The correct entry may now be made. Instead of using cancelling entries, an amount posted to the wrong side of an account or to the wrong account may be corrected by drawing a red line through figures after which said amount is placed in its proper account. It is not advisable to let amounts remain in accounts where they do not belong without some cancelling mark to indicate that they belong to and have been changed to some other account, even if an adjusting entry has been made. I am not in favor of making cancelling or cross entries, because they usually cause confusion later, when considerable time may be lost in trying to explain or discover their meaning.

Question.

The following answer is by one of my students in accountancy, in reply to the question; Give examples of Errors of Commission, Errors of Omission, and Errors of Principle.

Answer.

ERRORS OF COMMISSION.

(1) Wrong posting, entry to Debit side instead of to Credit side.

(2) Wrong footings.

(3) Posting $87.78 as $78.87. (Transposition of figures.)

ERRORS OF OMISSION.

Failure to provide proper reserves for depreciation of assets, subject to wear and tear, or for shrinkage in values, such as

(1) Depreciation on Machinery.

(2) Depreciation on Horses and Wagons.

(3) Depreciation on Furniture and Fixtures.

(4) Failure to include accrued items, or other barges.

ERRORS OF PRINCIPLE.

Incorrect distribution of purchase invoices or of expense outlays, resulting in the loading of capital accounts with charges which should be charged to revenue, or vice versa, as,

(1) To charge a new engine to "Expense" account when same has not been purchased for the replacement of an old one.

(2) To charge repairs of an engine to "Equipment" account.

(3) Charging "Repairs" to "Machinery and Plant" instead of to "Repairs Acct."

(4) "Revenue" charges, charged to "Capital Expenditures."

(5) Neglect to provide for accrued interest to date of balance sheet on time loans.

Then again, an error in principle would refer to the following—a debit may be an asset, expense or loss—a credit may be a liability, profit, reserve or capital, but if a debit or credit be erroneously posted, i. e. expense in place of asset, or profit in place of liability, while not affecting the trial balance it would be an error in the principle of double entry, which requires that for every debit there shall be a credit.

On the other hand, taking for instance an item such as freight. This is an expense, but freight inward is a CHARGE to or part of the COST, whereas freight outward is a selling expense, and charged against the sale, and while both postings are debits a misapplication or merging of inward and outward freights would be a technical error.

References and Court Decisions.

Before books of account can be admitted it must be shown by the party presenting same that they are fair and honest, 8 Johns, 211 (N. Y. reports); 1 Browne (Pa.) 257; Jackson vs. Evans, 8 Mich. 476, 101 Mich. 218, 112 Mich. 471. However books kept by bookkeepers who cannot remember each entry but were made in the usual course of business are admissable, Faxon vs. Holbs, 13 Mass. 427; Karr vs. Stevens, 34 Iowa 123, 103 Mich. 181. Entries may be made on slips of paper or memoranda and transcribed, Montague vs. Dougan 68 Mich. 89. Entry must be made before rights of the parties become fixed, Bailey vs. German 111 U. S. 216 (U. S. Supreme Court). When properly verified books are prima facie evidence of the facts therein stated. Jones on evidence Vol. 2. Sec. 591.

In many states books of original entry only are admissable—where testimony shows that the book presented is the only book kept it is a book of original entry regardless of the name of the book or the form in which kept, Patrick vs. Jack, 82 Illinois 81. Entries must be made at or about the time of the transaction—Jones on evidence Vol. 2, Sec. 587. There is no statute in Michigan requesting admission of books as evidence. It is custom sanctioned by the courts.

Where erasures are made they must be explained, Churchman vs. Smith 6 Wharton 146 (U. S. Supreme Court). They are not excluded because of erasures, Schettler vs. Jones 20 Wis. 412. If erasures show they were made at the time of original entry and can be satisfactorily explained they will be admitted. Their credibility is for the Jury, Cogswell vs. Dolliver, 2 Mass. 217; Cole vs. Anderson, 8 N. J. Law 68; Lovelock vs. Gregg, 14 Col. 53.

The rule followed by Mich. is known as the New York rule. Rice on evidence Vol. 2, Section 818. There is the U. S. Supreme Court rule. The Texas rule is in opposition to admission of books of account and the examination is rigid before admission is allowed. There is an English and a Colonial rule all shading on the question as to the time entries may be made. It is very complicated by decisions and numerous requirements and the outcome usually rests upon the discretion of the judge or jury.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,
Maple City Business School, Hornell, N. Y.

Here is a bit of correspondence your editor recently ran across which he thought too good to confine to Mr. Snow and the young man in Alberta. So it is given by our request and permission of Mr. Snow; the young man's name being withheld.

CALGARY, ALTA, MARCH 24, '09.

MR. E. D. SNOW,
Hornell, N. Y.

Dear Sir: In your article entitled, "If I only had a chance," you said if not in these words, that any young man who hadn't had a chance was as inactive as Lot's wife after she was turned into salt.

You apparently forgot scores of young men who through force of circumstances miss their early schooling, and then have to struggle for years to catch up.

The boy I have in mind was forced to leave school before he was fifteen, and toil early and late to help support a widowed mother and sisters.

The question I would like to ask is this: Is it because he is inactive, if after six years' struggle, he manages to get back to school to find himself more dull than the younger boys? Is it his fault when for six years he has toiled to build a home for his mother?

This is the case of one boy in Alberta, but I am sure there are scores more like him. While your so-called successful boys are usually helped through college, and often started into business with a capital that would take them years to earn.

It is true that Abraham Lincoln, Thomas Edison and a few others had no help, but they are one of five thousand.

I hope you make exceptions, and would like to read more of your articles.

Yours sincerely,

HORNELL, N. Y., April 10, 1909.

Calgary, Alberta.

Dear Sir:—

I have your letter of March 24, and was very glad to receive it. I infer from your remarks that you are the boy, and that you must be about twenty-two or twenty-three years old now.

You state that when the boy gets back to school he finds himself more dull than the younger boys. If you were to stop and think for a while you would find that if you had devoted yourself to one line of work for five years and were to go into some other kind of work, that you would find the same conditions prevailing. You would apparently be duller, but in reality it would only be in that particular line.

The letter you have written shows that you have not gone backward but have made steady advance, even under what you term adverse circumstances, when you get older you doubtless will be thankful that those circumstances were yours to enjoy and take advantage of. I know you will excuse me for being personal, because I am going to say something to you that probably not one of your friends would say, but which is rather obvious. Evidently, you think you have had a tremendously hard time and that the majority of boys are more fortunate because they have escaped the conditions of life which you have had.

I am about 20 years older than you are and have seen quite a little of life in various parts of the United States, and have met a great many people who are successful; not necessarily in finances, but in living. I take it that during the five years you devoted to the enobling and developing work in providing for your mother and sisters that you devoted some time each day to reading and study, and a great deal to thought, no matter whether you were working or not; at least your letter shows that. The thing that I criticise, and because of your youth it is not to be wondered at, is the fact that you look upon it as an awful hardship, when it was undoubtedly a blessing for you. If you go through life feeling that things are against you, you are not going to get all that you should out of life. We can go through but once and we should be as happy as we possibly can and we can increase that happiness from day to day by looking upon the bright side, or at least upon the bright side of what we would like.

If one wishes to be unhappy, all that he has to do is to think that some one else is enjoying more than he is, and that everything is against him. I might say to you that while I lived at home until I was eighteen years old, my people did not provide any clothes for me after I was nine years, and when I wanted to go to school I had to provide for myself, because my father was a country Methodist Minister, and you know that means very littlemoney in the family. Every penny had to be accounted for and I never was unhappy for a moment thinking that the boys had a lot of spending money and I had none. Those that had spending money wasted a lot of time spending it, while all that time I had for study and improvement.

If there has been something in your life that has been unpleasant and regretful, look away from it and consider the present and what the future holds for you. Do not think you have been unfortunate simply because you have not amassed a fortune and are not able to own two or three red automobiles. You are wrong in your assumption that a great many boys are helped very materially on their way towards success, or that a great many of them are furnished a capital by their own people. Literally, thousands of boys and girls earn their money before they go to college or while they are attending school, and then hustle so hard that some monied man believes in them and is willing to place his capital against their ability. Probably Abraham Lincoln and Thomas Edison are exceptions, considering the height to which they have risen, but they merely typify what the majority of clean minded boys and girls can and are doing every year. I believe too fully in the latent ability of each boy and girl to think that any one of them can be long kept down, no matter where he may be located, if he will but believe in that ability and do his best.

Now, if you are in the habit of talking or even thinking that you have had a hard time, forget it. No one ever reached very high ground by imagining that he is in prison in the low places. Success does not depend upon the amassing of a fortune or of reaching a point where you control fortunes, but rather in being happy and useful to yourself and others, no matter where you may be located.

If I have not made myself perfectly plain, I should be pleased to hear from you again, and I assure you that while some of these statements may seem rather harsh, I am saying them in all kindness; otherwise, I should not write at all.

Sincerely yours,
E. D. SNOW.

LESSONS IN ORNAMENTAL WRITING

Norwalk Business By A. M. Wonnell **College, Norwalk, O.**

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Wonnell

INSTRUCTIONS.

For your study and practice this month, I am giving you a variety of material, a receipt, superscription, body-writing and the names of some of on leaders in the profession. Did it ever occur to you that so many of our best penmen always write "er" at the end of their signatures? Well, I don't believe I'd give up, if my name *didn't* end that way.

Study especially the small letter work in the body-writing. You've heard this many times but here it goes again, in capital letters.

STUDY FORM. WATCH SLANT, SIZE, SPACING and STYLE. It took me a long time to learn this lesson of STUDY. Take some of the most perfect copies in the penmanship journals, and, also, get some work fresh from the pens of our best penmen, then, sit down and enjoy yourself for ten or fifteen minutes, looking intently at the copies. Look at them as the expert judge of stock at a fair looks for points of excellence and weakness.

If you will follow this advice, you'll be surprised to see how rapidly you can improve. Tell me when you send in your next work for criticism, whether you tried it, and with what result. If you don't find it as I say, be frank to tell me so I love the truth, even if it does bite a little at times.

HELP YOURSELF TO THE INK.

Fortune has no favorites, every pound of success we get from the great storehouse of life, we must purchase with the currency of labor and industry. This is the law of the universe and never will be changed.

Norwich, Conn, 3-16-09

Received from H. C. Davis

Forty-seven 50/100 Dollars

No. 64. J. H. Carpenter per W.

DOES YOUR NAME END WITH "ER"? THAT'S THE SECRET.

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ARE IN DEMAND

MR. CHAS. T. CRAGIN.

"You Never Can Tell" is the title of a series of articles for the Student Edition of THE BUSINESS EDUCATOR, which Mr. Chas. T. Cragin, Manager of Thompson's Business College, Holyoke, Mass., will contribute the coming year. To those who followed his articles a year ago in these columns, entitled "The Call of the City," we need say nothing more, but to those who are not acquainted with his mental output, we will add that no man in our profession wields a better or truer pen. We congratulate the young people on our line upon the fact that they are going to have the privilege of following him the coming year. He will draw his material from actual contact and experience with young people who promised much and amounted to but little and from those who promised but little and amounted to much. And there is no better field for inspiration and instruction than this same sourse of humanity, and there is probably no one in our profession who can so nearly do it justice as Mr. Cragin.

TINUS CONVALESCING

The many warm personal and professional friends of Mr. W. I. Tinus, of the Central Business College, Chicago, whose labors have been so unselfish and zealous in the National Commercial Teachers' Federation for the past dozen years, will be pained to learn of his serious illness since January 7, soon after his return from the Indianapolis convention. His illness is due to a complication of ailments resulting mainly from over work. He has been at times quite low, but through our mutual friend, Mr. J. F. Fish, of the Northwestern Business College, Chicago, we learn that on April 14th, he was improving very satisfactorily and that he expected to be able to leave the hospital before May, but that in all probability he would not be in school work until fall.

We all wish Mr. Tinus a complete recovery, for if any man among us deserves more than he, we'd like to see him show either his head or his hand. Certain it is that Mr. Tinus is a man whose ability, industry and zeal are second only to his unselfishness, reliability and unimpeachable character.

And now, Brother Tinus, of the big heart and willing hand, we want you to "take good keer of yourself" and of that better half and family, whom we have heard are just as deserving and faithful as yourself. Just "let down" and listen to that watch tick your coworkers gave you in Chicago some four years ago, and for every tick of the watch you can count a heart throb from your true and numerous friends, all pulsating thoughts of sympathy for your suffering, of congratulation for your convalescence, of hope for a complete recovery and long life, and of a grand reunion next holiday time down in the city of Louisville, in the State of Kentuck, in the vicinity of fine women, fast horses, Enos and Colonel Waterson.

PENMAN NEBR. STATE NORMAL writes fine visiting, friendship and graduating cards at 25c per doz. Pack of 25 cards 50c. Diplomas lettered in finest German or Old English text. All work sure to please. J. A. STRYKER Kearney, Nebr.

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"H. I. E."

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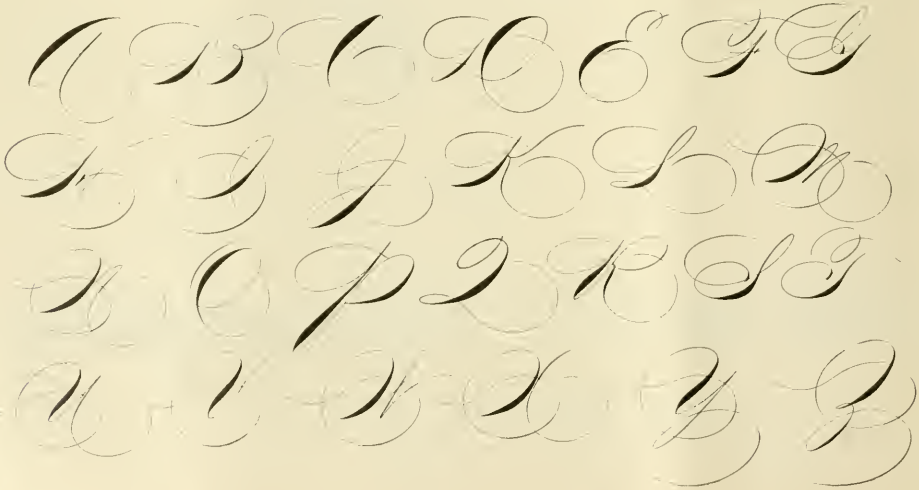
By J. D. Todd, 114 N. Main St., Salt Lake City, Utah.



O, that estates, degrees and offices
Were not derived corruptly, and that clear honor
Were purchased by the merit of the wearer!
How many then should cover that stand bare!
How many be commanded that command!
How much low peasantry would then be gleanid
From the true seed of honor; and how much honor
Picked from the chaff and run of the times
To be new varnishd. Merchant of Venice

By J. D. Todd, 114 N. Main St., Salt Lake City, Usah.

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WANTED Position by first-class engrosser and teacher of penmanship, who is also strong in other commercial subjects. At present associated with one of the best schools of the East. Would invest in good school.

Address, LOYAL,

Care of Business Educator, Columbus, Ohio.

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Cedar Rapids Business College, Cedar Rapids, Ia

YOUR SIGNATURE

Written in the Mills style of business writing and a cut furnished of the same for $2.25. Send copy of the combination of initials you prefer and also state size of cut desired. Address,

E. C. MILLS, Script Specialist,
195 Grand Ave., ROCHESTER, N. Y.

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9 SIZES SHADING PENS $1.00. Catalog and Price List Free, write for it.
R. R. LEE, Shading Pen Mfgr., Pontiac, Mich.

WANTED I am a teacher of Bookkeeping and desire a partner who is strong in teaching Shorthand (Gregg or Pitman), the object being to establish a school. Or I am willing to purchase an interest in a good school and take charge of the Bookkeeping work.

ADDRESS, K. M.,

Care of Business Educator, Columbus, O.

WANTED Business Colleges, High Schools and would-be Teachers to know that a superior Training School for teachers in both the Commercial and Shorthand (Isaac Pitman Courses) is conducted by the School of Commerce, Accounting and Finance. Picton, Ont., Canada.

Mr. Sayers, the Principal, is an honor graduate of the School of Pedagogy and has had an experience of several years in both High School and Model School work, having been connected as an instructor for four years with a Government Training School for Teachers.

FREE TO STUDENTS OR AGENTS sending me $35.00 worth of orders for Monogram Stationery and Calling Cards, before July 1st, a Waterman Ideal Fountain Pen; beside the regular agents' commission of 30 and 50 per cent. You'll have no trouble in getting up orders. Work speaks for itself. Boxes of Linen Stationery (medium grade) 35c. Best grade 50c with your monogram in gold. Calling cards 16 for 25c. ½ pt. bot of my Monogram Embossing Fluid, 50c. *AGENTS WANTED*

A. W. H. RONISH, 205 Catherine, St., Syracuse, N.Y.

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C. W. RANSOM, 248 RELIANCE BLDG., KANSAS CITY, MO.

Renew Your Subscription

PROMPTLY WHEN IT EXPIRES

NEWS NOTES AND NOTICES

L. M. Denning, a graduate of the Waterloo, Iowa, Business College, has just taken charge of the commercial department of the Joplin, Mo., Business College.

Mr. Loring, recently in charge of the commercial work of the Hyde Park, Mass., High School, has been chosen as head of the commercial department of the Waterbury, Conn., High School to follow Miss Etta M. Hagar, who goes to one of the high schools of New York City.

G. W. Jones, who has been commercial instructor in the West Side High School, Des Moines, and supervising principal of the commercial work in the other high schools of Des Moines this year, during a year's leave of absence granted to the former head of the commercial work, has just been chosen as principal of the commercial department of the Model High School of the University of North Dakota, at Grand Forks, Clay D. Slinker will return to his old position in the Des Moines High Schools in September.

Frank Ujka, a recent graduate of the State School of Science, Whapeton, N. Dak., has been chosen as an assistant in the commercial department of that institution.

J. W. Donnell, of Kansas City, recently engaged with Orr's Business College, Chicago, as a commercial teacher.

Samuel Todd, of Lyons, N. Y., has just been elected commercial teacher for next year in the Johnstown, N. Y., High School.

W. J. Sherman, a recent graduate of Ferris Institute, Big Rapids, Mich., is a new commercial teacher in the Clinton, Iowa, Business College.

T. V. Chandler, formerly manager of the Erie, Pa., Business College, has sold his interest to A. M. Cassell, who has been principal for some time. Mr. Chandler has engaged with Mr. Harry Watters, of Cincinnati, as a solicitor.

H. W. Strickland, a well known penman, has given up his position in the Norwich, Conn., Business College to accept an appointment with the Massachusetts Mutual Life Insurance Company at Springfield, Mass., where he will be engaged as engrosser and clerk.

John T. Yates, associate proprietor of the Newark School of Business, Newark, Ohio, (formerly a branch of the Bliss Business College, Columbus, Ohio,) has bought his partner's interest and hereafter will conduct the school himself.

Mr. P. M. Malm purchased the Brainerd, Minn., Business College, of Mr. G. M. Langum. We understand he is doing his part in conducting a first class school. We wish him success.

Ashton E. Smith, recently principal of the Commercial Department, Marion, Ohio, College is now principal of the Jackson, Ohio, Business College.

Capital City Commercial College, Des Moines, Iowa, B. F. Williams, Pres., is now erecting a new four-story building, the second, third and fourth floors of which will be used exclusively for the school. It will have a frontage of 66 feet on Walnut St. and 132 feet on Tenth St. The first floor will be used for store room purposes. These evidences of prosperity in times of depression bespeak a healthy growth, and the kind of courage that wins. We have every reason to believe that the reputation of the school and the initiative of the present management will sustain this expansion, and we wish therefore to congratulate the good people of the Capital City of Iowa, for having in its midst such a school.

The Gregg Writer, Chicago, Ill., finds its way to our table regularly each month. Of course it goes without saying that this magazine is invaluable to all Greggites, but it is getting to be much more than that, as new departments have been added from time to time necessitating an enlargement in the number of pages until at the present time it numbers 64 in each issue. Various departments have been added until the magazine touches many things from practical as well as optimistic points of view. The shorthand plates and accompanying text are always timely and well executed. The short biographies of those who have achieved success in shorthand are stimulating. Convention reports are always readable. All in all the Gregg Writer seems to be enjoying prosperity as well as popularity.

Mr. R. A. Lee, Pontiac, Mich., appears to be doing a good business with the Stoakes Automatic Shading pen if we may judge from the catalogues and circulars received from time to time. His last catalogue indicates a good business from both standpoints of merit and profit.

IF YOU WANT A position to teach or to employ a Special Teacher or Supervisor of any Commercial Subject Shorthand, Penmanship, Music, Drawing or Manual Training, write to

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The most inspiring, valuable and beautiful of all copies
A high standard of original penmanship designed for the teacher or student who has the ambition to become a fine penman. Each course consists of twenty parts.

Compendium of Business Writing	$3.00
Compendium of Ornamental Writing	4.00
Compendium of Card Writing	4.00
Compendium of Flourishing	5.00
Rosewood Oblique Holder, the finest	.50

H. B. LEHMAN
CENTRAL HIGH SCHOOL ST. LOUIS, MO.

4,000 Half Dollars Given Away

To introduce my wonderful scientific "Triumph" penholder, the price of which is 50c., I will give away 4,000 of them free to the first 4,000 persons who ask for them and send six 2c. stamps for expense of boxing and mailing. The "Triumph" is unlike any other penholder. It fits the hand scientifically, relieves all effort of correct penholding, prevents weariness and cramping, protects the fingers from ink stains, fosters the best movement, makes good writing easy, and ejects the pen when worn out without touching it with the fingers. Patented in the United States, Canada and Great Britain. Beautifully made of embossed metal, to last a lifetime. In practical use two years with best results. Mailed, securely boxed, with pamphlet of instructions, some elegant copies, and an interesting 12-page booklet, all for six 2c. stamps if you send NOW. (Foreign stamps cannot be used.) Do not delay. This announcement appears in the Educator but once. Address

T. C. STRICKLAND,
84 Westminster Street. PROVIDENCE, R. I.

THE RANSOMERIAN

SOMETHING ENTIRELY NEW IN PENHOLDERS.

The Holder that Makes Writing A Pleasure.

C. W. RANSOM, W. L. GORDON, Patentees.

Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say:

"It is a beauty."—Flickinger.
"Nothing just as good."—Weatherly.
"Hope you sell a bunch of them." Stacy.
"The best penholder ever put on the market. Bedinger.
A score of others likewise have tried the holder and will use no other.

This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address

Ransom & Gordon Penholder Co., Reliance Bldg., Kansas City, Mo.

Learning to sketch is but learning to put on paper in the simplest and most direct way that which one sees. *Seeing* is the essential thing. And nothing will so develop the powers of perception as the effort to draw. And nothing else will teach one to appreciate and admire art and nature so much as the attempt to depict one's observations with pen and ink. This is the time of the year for out-door observation, recreation and sketching. Just make an honest effort at something simple—a rock with a bit of grass—a shrub or tree—a stump or shed—a bit of landscape as above—anything, if in earnest, will bring results.

A group of B. E. certificate winners in the Big Blair Business College, Spokane, Wn., pupils of Mr. Berkman.

INDIANA MEETING.

At a joint meeting of the Northern and Southern Educational Associations, of Indiana, held April 1, 2 and 3 at Indianapolis, the Supervisors of Writing of the State, fourteen in number, met and held an informal but most delightful and profitable meeting. There was no "April-fool" about it even though it was held on that day.

Those present were:

J. H. Woodruff, Indianapolis; J. H. Bachtenkircher, Lafayette; W. Scott Hiser, Richmond; W. T. Turman, Terre Haute; G. W. Thompson, Columbus; Miss Cornelia Koch, Evansville; Miss Charlotte M. Ziegelbaur, New Albany; Miss Julia Bender, Greensburff; Miss Minetta Harlan, Princeton; Miss Laura J. Breckenridge, Lafayette; R. C. Cottrell, Logansport; Albert Jones, Richmond; A. A. Faust, Chicago, and one or two more.

In Indiana considerable departmental teaching is done and that was the first question discussed.

Miss Koch seeks to secure co-operation of teachers of writing with the teachers of other subjects, since the tendency in departmental work is for the teacher of English or of Mathematics to allow any sort of writing to be done in those subjects.

Mr. Woodruff first secures the support of his Superintendent and then exacts co-operation by holding the principal and teachers responsible for all written work, refusing to supervise when the regular teacher does not do her part. He wisely said it was a waste of time to teach movement a few minutes each day if it was not practiced in all written work.

Mr. Bachtenkircher says it is necessary to teach spelling, language and mathematics all through the grades; why not teach writing in all grades also? He marks all papers "satisfactory," or "unsatisfactory,' the first by a check mark, the latter by a cross, the last means that it must be done over and in a satisfactory manner.

Mr. Hiser says his teachers report all pupils not doing satisfactory work and these, of all grades in each building, are detained at least once each week and drilled until they get out of the "delinquent" class.

Mr. Cottrell holds the regular teachers responsible and hands all poor papers back to be re-written.

"What is being done to hold the writing up in High Schools?" was next discussed.

Mr. Bachtenkircher keeps all specimens of pupils as they leave the grades to enter the high school. Then he can combat undeserved criticism of high school writing, if they become neglectful, which they do if not held up to a standard.

Mr. Woodruff said: "What's the use of teaching writing through the eight grades and then let it go to pieces in the high school?" He is therefore supervising but not teaching in the high schools and requiring teachers there to exact the best the pupil can do at all times, no pencil writing being allowed.

What would happen to spelling, English and arithmetic, asked an interested listener, if high school teachers accepted anything the pupils saw fit to hand in if the same policy were pursued?

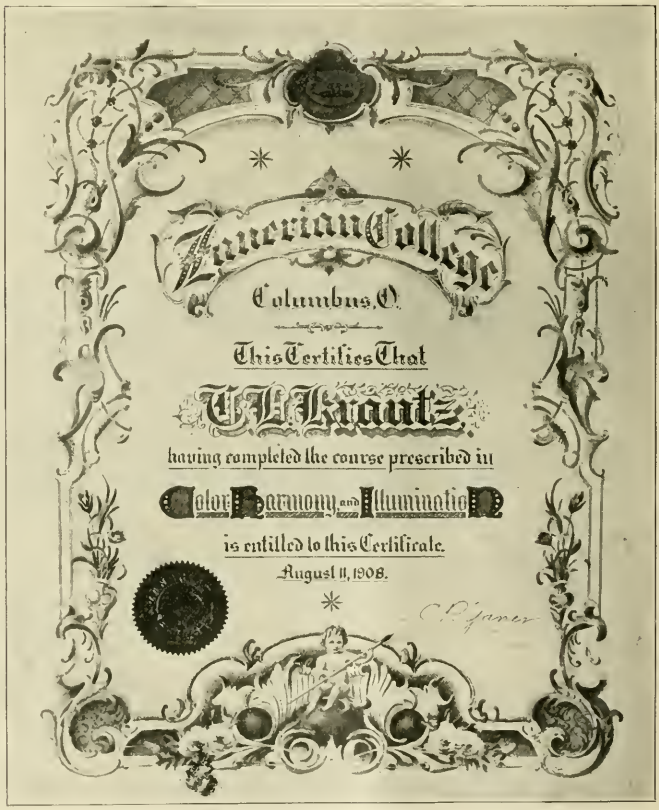
Miss Bender reported no difficulty in securing co-operation of the high school teacher, and as a consequence good work was being secured.

Mr. Hiser found from thirty to sixty percent writing either vertical or backhand because of the system generally in use, which, although slanting, was of such a nature as to force finger action, restrict freedom and encourage backhand.

Mr. Bachtenkircher was elected chairman the coming year and he and Mr. Hiser were instructed to see that due notices were sent out in time for the next meeting.

The meeting was one of the most pleasant your editor has ever had the pleasure of attending anywhere anytime.

The commercial teachers last holiday time regretted they did not stop at the Claypool instead of the English Hotel, but your editor and many more never before ran up against such a consummate falsifier behind a hotel desk as at the Claypool. Reservations made weeks ahead were denied, and regular patrons were turned out at 10 o'clock in order that as large a number as fifteen, it is said, could be crowded into a room at $2.50 a day, European plan. Our fraternity will therefore doubtless steer clear of these institutions, which put money above truth, common courtesy and service. With these, as with the proverbial hotels in small towns, "No matter which one you go to you will wish you had gone to the other." We found other hotels obliging and honorable; to the credit of Indianapolis.



Specimen of illuminated engrossing by Mr. C. L. Krantz, Augustana College, Rock Island, Ill.

WANTED To buy a school in a city of 20,000 or larger. If you have a good proposition to offer address B. E. C., care Business Educator, Columbus. O.

FOR SALE—Fine Business College in southwest. Paying proposition. Owner has two schools, wants to sell one. Will sell for the inventoried value of furniture, fixtures, etc. This is a bargain. Write me quickly. Address C. B. U., care Business Educator, Columbus, Ohio.

To Schools and Colleges

I have a number of first-class penmen who are experienced commercial teachers, that are open for engagement now.

If you are in need of a penman or commercial teacher write me at once. Address

C. W. RANSOM,
Pres. Ransomerian School of Penmanship, 212 Reliance Bldg., Kansas City, Mo.

FOR SALE—An unusually well equipped business school, with a successful record covering nearly a quarter of a century, in a New England city of 20,000 population, is offered at a reasonably low figure if sold at once. Address A. H., care Business Educator, Columbus, Ohio.

FOR SALE

The best Business College in Western Pennsylvania. Will pay for itself in less than two years; attendance constantly increasing. This is a proposition seldom offered. Investigate at once.

Address, "GREAT OPPORTUNITY"
Care of Business Educator, Columbus, Ohio.

FOR SALE Half or whole interest in a long established business college. Income last year more than $9000. Have other good business and cannot give school the attention it deserves. If you have ability write and state how much money you can invest. Will sell on liberal terms. Address

RELIABLE,
Care Business Educator, Columbus, Ohio.

I Buy and Sell SCHOOLS If you desire to sell, or to find a bargain, write me stating particulars, and I can serve you to your advantage.

M. E. MOGAN, De Pere, Wis.

An Increasing Demand for Commercial teachers, stenographers, typewriting, bookkeeping, penmanship, and allied subjects. Personal recommendation for positions in high schools, Business Colleges, Universities. Salaries $600 to $1800.
Your desires realized through **The THURSTON TEACHERS' AGENCY.**
Free enrollment until March 1st. Send for booklet
ANNA M. THURSTON, Manager
378 Wabash Ave. Chicago, Ill.

The Pratt Teachers' Agency
70 Fifth Avenue, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

GETTING OUR SHARE
Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.
Write today.
CENTRAL TEACHERS' AGENCY
E. C. ROGERS, Manager. COLUMBUS, O.

The U. S. Com'l Teachers' Bureau
is in a position to assist both teachers and schools. We solicit your patronage. Enrollment free.
G. W. BECKLER, Sec. CHILLICOTHE, MO.

ENCOURAGING FOR SCHOOLS AND TEACHERS
The outlook for a prosperous season could not be more promising. Everything indicates a strong demand for first class teachers this summer. School managers desiring the best assistants should write to us at once. We can help them. Tell us your needs
UNION TEACHERS' BUREAU 229 Broadway, New York

QUALITY TALKS—That is why more than one-fourth of the States Universities of the United States selected instructors from this bureau. Many of the best openings for next year are being reported to us now, and we want to hear from all available commercial teachers—young and old—at once. *REGISTRATION IS FREE.* Send for new announcement.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Mgr. C. H. McGuire, Associate Mgr.
Webster Groves, St. Louis, Mo.

MORE THAN 200 SCHOOLS
Have asked us to make nominations for teachers during the past 60 days. We want more *first-class teachers.*
CONTINENTAL TEACHERS' AGENCY,
BOWLING GREEN, KY.
FREE REGISTRATION IF YOU MENTION THIS JOURNAL.

OUR MAN LANDED

G. W. Jones, this year in charge of the commercial work of the Des Moines High Schools,, has just been chosen as head of the commercial department of the Model High School of the University of North Dakota, at Grand Forks. He receives a generous salary. There are 85 vacancies listed on our books this morning, April 2, and more coming every day. We have a splendid list of available teachers this season, both men and women. "No position, no pay" is our motto. Printed matter free.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

SUMMER SCHOOL FOR COMMERCIAL TEACHERS

Teachers are planning now for better things for next year

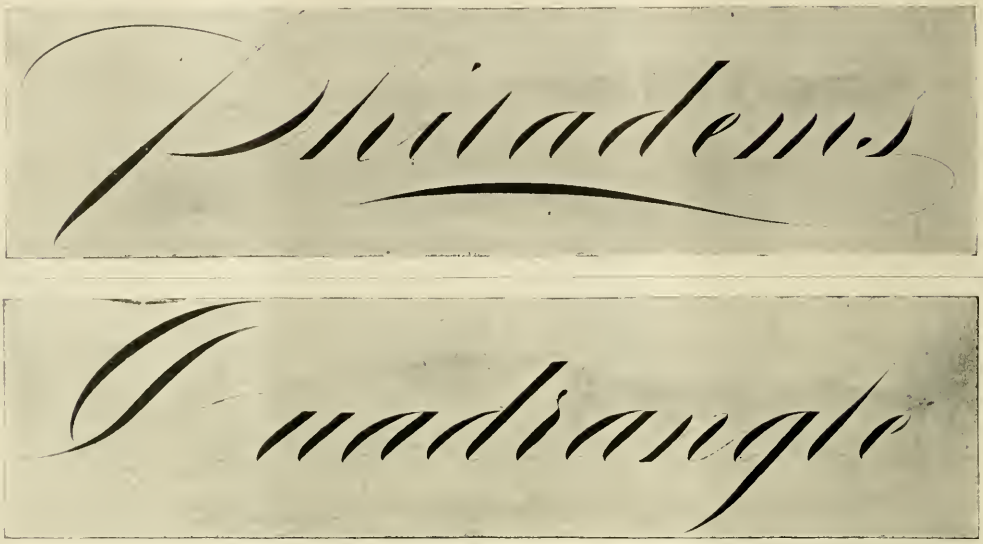
A summer school term, presenting a complete and compact schedule of the pedagogy of the commercial subjects, at the Rochester Business Institute, will immediately and materially improve the conditions for every teacher who takes the course. ***Term opens July 6 and closes August 13.***

The regular staff of instructors includes: Dr. J. F. Forbes, the first specialist to adapt Psychology and Pedagogy to the commercial subjects; Mills, the peerless penman and writing teacher; Nichols, expert in high school and business school Bookkeeping, Commercial Law, and Commercial Geography; Williams, in Practical English; Cook, in Rapid Calculations; Shannon and Ball, in Shorthand and Typewriting, and others.

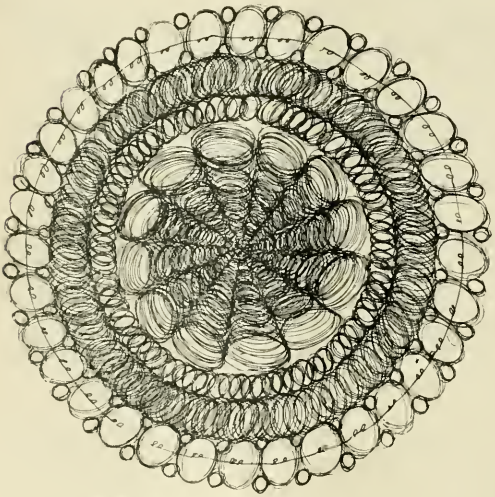
Ferris of Big Rapids, Mich., Fuller of Wilmington, Del., and Wiers, of Buffalo are among the specialists from outside.

Numerous inquiries for information indicate a large attendance
The 1909 bulletin gives all particulars.

Rochester Business Institute, Rochester, N. Y.



Off-hand roundhand by L. Madarasz, one of the finest penmen the world has ever seen.



By Cristina Meiser, a seventh grade pupil of the Canton, O., public schools, W. C. Faust, Supervisor.

By C. J. Stryer, pupil of A. M. Wonnell, Norwalk, O

$150 for 15c

Sounds Like a Gold Brick Game.
But it isn't.

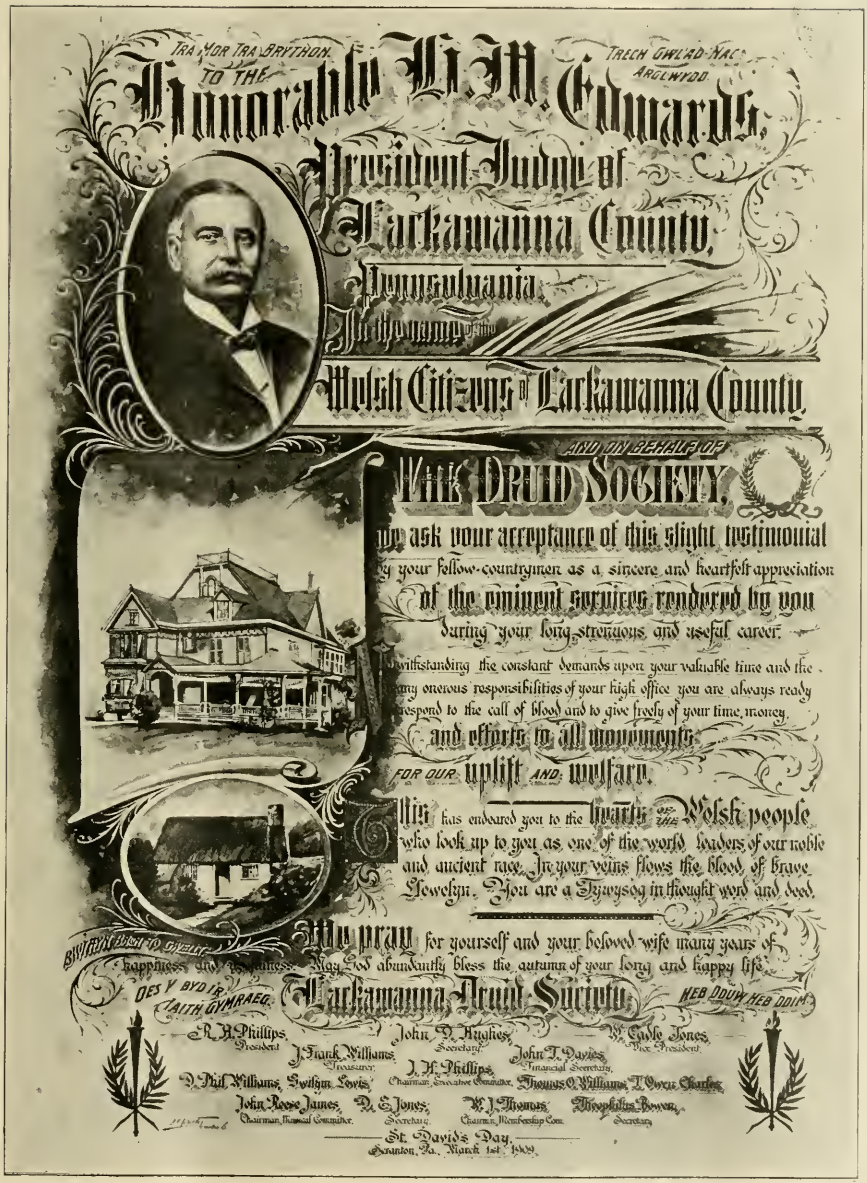
Listen and I will tell you. It is a little book entitled

"Heart to Heart Talks with the Office Assistant,"

and it is crowded from cover to cover with just those things that every young man and young woman should know who wants to make good in an office. You cannot get this information in school, and a business man will not tell you until he is ready to fire you, because he thinks you ought to know. This little book tells, in plain language, how to avoid the small mistakes that lead to failure, and it tells it from the business man's standpoint. It is worth a hundred and fifty dollars, or more, to any ambitious boy or girl, but it costs just 15c. It will save you many a heartache, put new life into you, and if you follow its teachings your advancement will be swift and sure. No circulars.

Send 15 cents today.

E. D. SNOW — **HORNELL, New York.**



A fine, effective, elaborate example of the engrossers' art embracing, designing, portraiture, drawing and lettering with brush and pen by P. W. Costello, Scranton, Pa.

Lessons in

Roundhand

W. A. Baird,

118 N. High St.,

Columbus, O.

INSTRUCTIONS FOR LESSON NO. 9.

This month we have an example of Engraver's Script applied to a commercial paper. You will also notice that the greater part of the work is smaller than you have had up to this time.

Arrangement and neatness in your work will be a factor this month more than ever, and I expect to see evidence of greater interest on your part, as the work should now begin to be a pleasure and not a task, because you will have something to look at besides a monotonous humdrum of letters when the lesson is finished.

Write your work the same size as the copy, ruling both head and base lines to govern the height of minimum letters. The wording should be sketched in with a lead pencil in order to get the proper arrangement. Watch the spacing between words as well as in them. Do not get the spacing narrow in one word and wide in the next, shifting the paper so as to keep the pen the same distance from the eye at all times will be found of great benefit as regards spacing and slant also. Watch the slant carefully as there is a tendency to write more slanting as the size of the work decreases.

Careful study of the forms of letters is of course of the greatest importance, but arrangement and neatness are also very important and they require no additional skill. They are merely a matter of carefulness and fore-thought.

It might be a good idea for you to look over the instructions given all through this course and examine your work carefully to see if you are following them.

I expect to receive more work and better work than on any of the previous lessons as you need to be on edge for the final test that comes next month.

BAIRD'S CRITICISMS.

Z. C., Hartland, Minn. I have your work on lessons 6 and 7. You do not study the forms in the copy as careful as you should. Beginning stroke of *V*, *W*, *H* and *K* are too breezy looking and they have not enough curve. Your *A* and *M* are generally too wide. Give more attention to your small letters. Work slow and carefully. Study the form of the stem in *T*, *F*, *I*, *S* and *L* and try to make them as near like the copy as possible.

F. L., Bristol, R. I. Your work looks good, you are improving. Work slower and make each stroke as carefully as you possibly can. Your work has a free easy appearance that is necessary to good work, but it is not quite as accurate as it might be.

P. E. C., Bowling Green, Ky. Your work is about as good as any I receive. You look like a contender for first prize. Work carefully.

R. L. H., Wellsville, Pa. Your work is improving. Follow the copy closely. The final test comes next month and you want to get in line.

A PERFECT MEMORY

For Names and Faces

or anything else that you desire to remember. You would be willing to give anything within reason for such a memory, and now you can have it for a very small sum, plus a little effort on your part.

The Natural Memory System shows you how to employ the same methods that the emotions use in giving you a perfect memory of all the details of anything that you love. This is the method used by all great men and women, and you can make it spell success for you. If you want to have a perfect memory for names and faces; to secure command of excellent English; to spell well; to have all of your information available for instant use, send for a copy today. **PRICE 50 CENTS.**

E. D. SNOW, 172 Main St., HORNELL, N. Y.

HIGGINS' ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., MFRS.
271 NINTH ST. BROOKLYN, N. Y.

A GRAND OFFER

Fifty Cents Worth of Artistic Penwork for 25c.

Nine large, fine quality cards with your name written in our best ornamental style. One-half dozen pen flourished cards all different designs, with name finely lettered in. One large flourished Card, bird design—postal card size—with name inserted This whole lot only 25c postpaid; value 50c.

The above are sent separately for 15c, 25c and 10c respectively. 1c and 2c U. S. stamps received. Zaner and Palmer highly commend our work. Order early.

Address,

F. E. PERSONS, 445 Breckenridge St., Buffalo, N. Y.

Is your school organized as a selling force?

Every schoolman suspects, if he does not know, that he wastes a lot of money in advertising.

I can show you how to avoid the waste. This plan costs about a dollar a student and you keep the dollar until the enrollment.

It saves money—gets more results. To save time, write me a long letter describing your past advertising.

M. W. CASMORE

122 E. 55th St., Seattle Wash.

No. _____ Columbus, _____ 190_

The Ohio Trust Company

Pay to the order of _____

_____ Dollars

$_____ _____

Good Writing Easily Taught

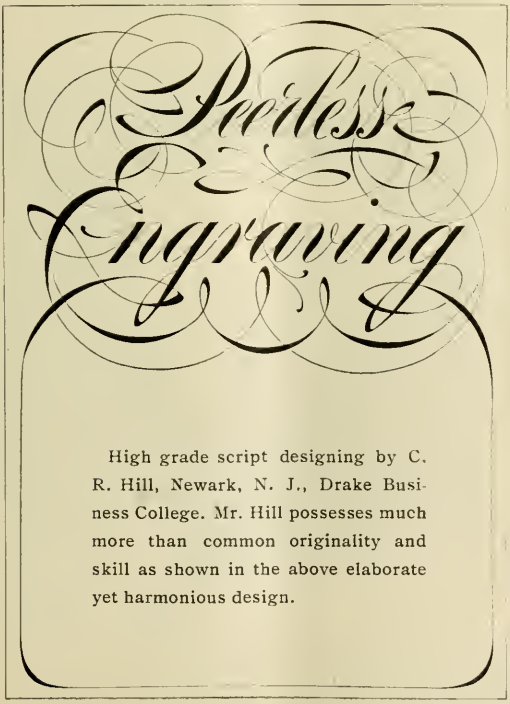
The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

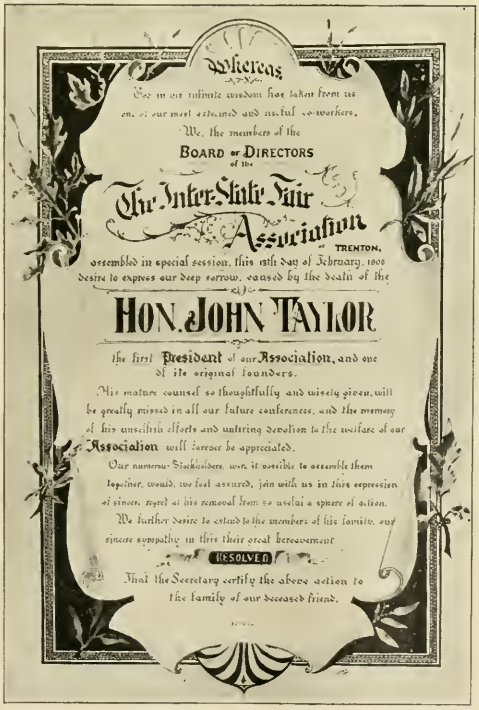
Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company

DES MOINES, IOWA



High grade script designing by C. R. Hill, Newark, N. J., Drake Business College. Mr. Hill possesses much more than common originality and skill as shown in the above elaborate yet harmonious design.



By E. H. McGhee, Steward-Large Bus. Inst., Trenton, N. J.

DESIGNING
and
ENGROSSING
By
E. L. BROWN,
Rockland, Me.

PEN DRAWING

As we have stated before, a penman is nowadays called upon to do all kinds of pen, pencil and brush work, and in order to meet competition he must be capable of turning off work of a wide variety, including script, lettering, flourishing, elaborate color illumination, pen portraits, etc., etc.

The pen sketch of the old man shown in this connection is quite effective and full of strength and character. We will explain the process of enlarging, but for the most beneficial results we always recommend free hand work, as by the latter method the drawing and proportions necessarily demand more attention. First line off the picture to be copied as shown in "plate one," then increase the size of the squares for the enlargement. Outline the picture on the larger diagram, observing carefully the parts of the the picture covered by the smaller squares, then draw them in same proportions on the larger squares. Next draw in detail, suggesting all the important lines of the face and the color values. Study the pen-technique critically: Thickness and direction of lines, cross hatching, etc. The most difficult part of this sketch is the drawing of the hand and if the student finds it necessary to put more time on the hand than on the face, he must not feel that his efforts are wasted.

We wish to introduce to the readers of THE BUSINESS EDUCATOR the man who claims ownership to the above countenance, C. L. McNitt. He was born at Ravenna, Mich., in 1887. His parents moved to the farm when he was but five years of age, where they have since made their home. Mr. McNitt, like most other farmer boys, secured his education during the winters, having attended high school during the years of 1904-5-6. He then taught in the public schools for two years. About this time he became interested in commercial work and took a course at the Marion, Ind., Normal College and Business University, where he was fortunate enough to be under the instruction of that well known penman and teacher, E. D. Clark, from whom he received sufficient instruction and inspiration to make him determined to some time reach the top round of the penmanistic ladder. He completed the penmanship and commercial courses in the M. N. C. & B. U. in May, 1908, and spent the remainder of the summer in the Zanerian College, where he impressed those who became acquainted with him as a quiet, unassuming and gentlemanly student. On December 30, 1908, he was married to Miss Gertrude Groeneveld, of Conklin, Mich. He is now employed in the Laurium, Mich., Commercial School, and it is hardly necessary to add that we have received very favorable reports from the proper sources regarding his ability. We wish that all young Americans had the ambition and hustle that is possessed by C. L. McNitt.

Pauline Zartman
March 3, 1909 8 pounds
Mr. and Mrs. Zartman

Mr. Zartman is the supervisor of writing in the Omaha, Neb., Public Schools.

Indiana Business College

Has schools at La Fayette, Logansport, Kokomo, Anderson, Marion, Muncie, Richmond, Columbus and Indianapolis. The INDIANA BUSINESS COLLEGE of Indianapolis is the CENTRAL BUSINESS COLLEGE.

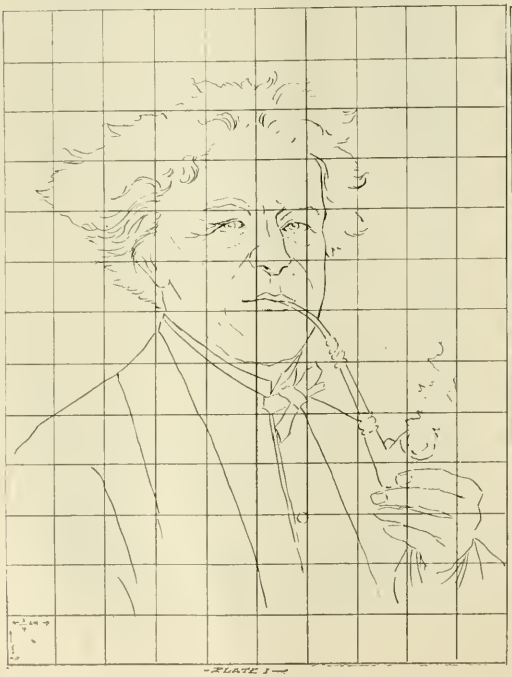
Qualified Teachers

In either the Gregg, Chartier or Pitman systems furnished schools on short notice. Tell us your wants and we will make a selection that will please you.

Prospective Students

Of a business college should send for our literature. Write:

Indiana Business College
Box 353, Indianapolis, Ind.



—PLATE I—

CATALOGS CIRCULARS

The Bryne Business Colleges comprising the following: Tyler Commercial College, Tyler, Texas; Athens, Ga., Business College; Capital City Business, Guthrie Okla.; Columbus, Miss., Business College; Fredonia, Kans., Business College, H. E. Byrne, president, publishes a very good catalogue of 188 pages.

The MacCormac School, Chicago, issues a creditable bi-monthly jouroal in the interests of that school of quality.

The Commercial and Pen Art Department of the Georgia Military College, Milledgeville, Ga., R. H. Bond, Principal, is putting out an attractively illustrated eight-page circular containing many specimens of original and well executed penmanship.

Handsome post cards have been received from the Whitmore Business College, St. Joseph, Mo.; David Parkinson, the commercial illustrator of Detroit, and the Norwalk, Ohio, Business College.

The American Commercial School, Allentown, Pa., O. C. Dorney, proprietor puts outs a good catalogue but not a whit better than the school he conducts. The illustrations are timely, effective and appropriate, the printing well done, and the paper of good quality. The red white and blue effect in the title is quite in keeping with the name of the institution.

Recent advertising literature has been received from the following: The Chartier-Spencer Publishing Co., New Orleans, La.; Isaac Pitman & Sons, 31 Union Square, New York City, N. Y., Waterloo Business College, Waterloo, Iowa; Baltimore, Md.; The Rhode Island Commercial School, Providence, R. I., and The Marion Normal College, Marion, Ind.

The program for the Eastern Commercial Teachers' Association, held in Providence, R. I., Easter week, the report of which is found in the Professional Edition of this number, was issued in novel and practical form. It was inclosed in one of the Goodyear-Marshall Publishing Co's patented cloth covered note-book covers. Judging from the amount of advertising included with the program it must have been profitably produced. In the back of the book were included sixteen pages of blank paper of excellent quality for the purpose of note-taking by those in attendance.

The new Ransomerian circular recently received makes it perfectly plain that the school is carrying on a very extensive business by correspondence. The offices have recently been located in the new Reliance Building, Kansas City, Mo. The paper is filled full to overflowiog with fancy specimens of penmanship, portraits, testimonials, etc. We presume Mr. Ransom is carrying on the most extensive business of giving instructions exclusively by correspondence than any other person or firm.

The Hausam School of Penmanship, Hutchinson, Kans., is now incorporated under the name of the Hausam School Co. with a board of directors as follows: L. H. Hausam, Pres.; E. K. Pentz, Vice Pres.; J. A. Koorts, Sec.-Treas.; A. G, Gates and H. C. Hanson. The Company recently issued a very practical, 28-page circular in the interests of their students and work. It contains a great variety of creditable penmanship by pupils, and clearly illustrates that Mr. Hausam has been doing a splendid work by correspondence and doing it single handed. Any one interested in penmanship by correspondence would do well to secure a copy of this circular.

An artistic catalogue filled full to overflowing with beautiful, appropriate and practical illustrations of diplomas is hereby acknowledged from F. W. Martin Co., 100 Boylston St., Boston, Mass. The title page, printed in gray, is one of the most effective things we have seen for many a day.

"Diplomas and Certificates" is the artistic heading of a profusely illustrated circular issued by and in the interests of Howard & Brown, Art Engrossers and Designers, Rockland, Me. It begins to look as though this firm is doing a diploma business almost as extensive as it is artistic.

Mr. L. C. Rusmisel, St. Joseph, Mo., Principal of the Commercial High School, recently issued a very nice 4-page circular advertising his Geographical and Industrial Lectures. Any one interested in lectures of this sort would do well to open up correspondence with him, for from what we have heard and seen we believe he is able to present something worth while.

Advertising literature has been received from the following: School of Commerce, Cincinnati, O.; Wright-Sterliog School, Philadelphia, Pa.; Minneapolis, Minn., Business College; Port Huron, Mich., Business University; Burroughs Addiog Machine Co., Detroit, Mich.

"The Record" is the title of a splendid school paper published by and in the interest of the Bryant and Stratton Business College, Providence, R. I., T. B. Stowell, Principal. The April number seems to be full to overflowiog with excellent things, some of which were especially written for the Record, while others have been gleaned from appropriate sources.

"What Maryland High School Teachers Think of the Baltimore Business College" is the title of an especially attractive little booklet containing testimonials from student educators of that well known school.

And here comes the second edition greatly improved in appearance of "Heart to Heart Talks with the office assistant" by E. D. Snow, Hornell, N. Y. We will be surprised if this little booklet does not prove to be about the biggest seller of anything ever published in our profession.

If you are looking for something extra fine in the way of artistic printing and engraving, a little booklet from The Campbell Co., 205 Canal St., Chicago, indicates that that is a good place to secure it. It contains some very fine examples of the printers' and engrossers' art.

The News Letter is the title of a very well written and printed 16-page booklet from the Barnes Commercial School, Denver, Colo.

The St. Louis Times, Friday, March 26th, contained a splendid write-up of Mr. H. B. Lehman, the teacher of penmanship in the Central High School of that city.

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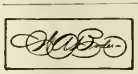

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FACTS and FIGURES

Chartier-Gregg Shorthand Contest at Jersey City, N. J.

OFFICIAL REPORT

DRAKE SCHOOL			SPENCER SCHOOL		
PUPIL	Aug. 29 Total Words Credited	End of Contest Oct. 24 Total Words Credited	PUPIL	Aug. 29 Total Words Credited	End of Contest Oct. 24 Total Words Credited
Ada Munson Edith Evans Seville Smith Anna Lohse Salome Tarr J. W. Rush	4576	5121	Clara Boorman Mildred Payne Gladys Taylor E. Buermeyer A. Jarvis E. Decker	4330	5293

Examine the figures in the above report. Note that at the end of four months, August 29th, the Gregg students were (4576—4330) 246 words ahead, then look at the close of the Contest, October 24th, when Chartier students were (5293—5121) 172 words ahead. A clear gain for the Chartier students in less than two months of (246 plus 172) 418 words on the Gregg students. Think of it, 418 words, a gain for each Chartier student over the Gregg student of 69 2-3 words in two months, August 29th to October 24th.

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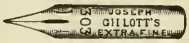

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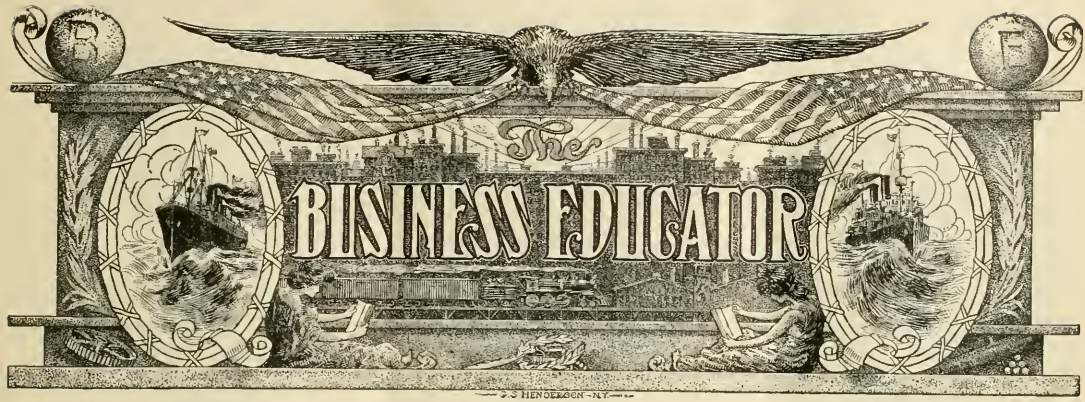

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THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, . - - Business Manager

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The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Columbus, Ohio.

GENTLEMEN:—Please repeat our advertisement in the May number of THE BUSINESS EDUCATOR.

It may be of interest to you to know that we have found your magazine the very best advertising medium we have ever had anything to do with. We placed an advertisement in another penmanship journal, as you, no doubt, have noticed, and did not receive a single reply. We wrote to a large number of schools and in every case received replies stating that they had not seen our advertisement, as they did not have that magazine in their office. This has proven to us that THE BUSINESS EDUCATOR is absolutely the best medium, both from the advertising standpoint and from any other standpoint.

You can depend upon our co-operation at all times.

Sincerely yours,
BRADFORD BUSINESS COLLEGE.
By O. E. BEACH

OEB-MJB

THE TRIO OF YOUNG MEN WHO HAVE "MADE COOD" AND WHO WILL PRESENT THE LEADING LESSONS IN BUSINESS WRITING THE COMING YEAR.

S. E. Leslie

A. L. Darner.

Fred Berkman

From the heart, brain and pen of the Editor to express appreciation, reveal substantial growth and co-operation, and show the quality of his penmanship nerve.

Some of the men who will help to make the B. E. the leading exponent of penmanship the coming year.

H. B. Lehman,
St. Louis, Mo.

A. W. Kimpson,
Kansas City, Mo.

James D. Todd.
S. L. City, Utah.

E. L. Brown,
Rockland, Me.

Paul Englehart,
Columbus, O.

L. H. Hausam,
Hutchinson, Kas.

A Foretaste of Future Features of the B. E.

The independent, progressive, practical policy which has characterized THE BUSINESS EDUCATOR in the past is still in the saddle, where your loyal support has made it secure.

The past may be good enough for some, but we can promise a better future, because our horizon is wider, our friends more numerous and our support more substantial. Not all of our arrangements have been completed with contributors, but enough to insure an unusually high-grade product for the entire year.

The Penmanship Edition

will surpass anything ever printed in our profession for high-grade penmanship, inspiring articles for young people, and fine pen art.

The Professional Edition

will contain a number of fearless editorials, the usual Departments which have placed journalism in our profession on a par with other lines of endeavor, and unbiased convention reports, news items, etc.

Business Penmanship.

Messrs. H. L. Darner, S. E. Leslie and Fred Berkman will supply the regular lesson features. And are they not a trio worth tying to? F. B. Courtney, H. B. Lehman and others will help to complete the good work.

Ornate Penmanship.

James D. Food, of Salt Lake City, of whose work our readers know something, is working on a series of lessons which will speak for themselves as soon as they appear.

Supplementary work of an unusually high order has been prepared in the office of the Zanerian for lovers of fine art in writing. Your editor, too, has indulged his artistic impulses by preparing some of the best freehand script head and end pieces he has ever executed (which, of course, does not mean very much.) A. M. Wonnell will also contribute his mite of gracefulness from time to time; and there are others, too, who will decorate our pages with their skill.

Engrossing

will receive due attention at the hands of such past masters as E. L. Brown, P. W. Costello, S. D. Holt and C. L. Krantz. A. W. Kimpson and Paul Engelhart, are two new lights of much more than ordinary promise who will give instruction in lettering and roundhand.

Miscellaneous.

Specimens, Students' Work, Flourishing, Odds and Ends, Blackboard Lessons, etc., will continue to charm, to inspire, to please and to lend variety to our pages.

The Literary Features

of the Students' Edition were never so promising as with Chas. F. Cragin and E. D. Snow, both scheduled for work the entire year. And we still have on hand articles by Messrs. F. A. Keefover and Ion E. Dwyer, whose work always commands attention.

Methods of Teaching Writing

will be ably handled by such men as L. H. Hansam, J. H. Bachtenkircher, and leading supervisors who are achieving successful results in all grades.

The men whose contributions are in a class by themselves.

CHAS. T. CRAGIN,
Prin. Thompson's Bus. Institute, Holyoke, Mass.

E. D. SNOW,
Prin. Maple City Bus. College, Hornell, N. Y.

L. MADARASZ,
World Famous Penman, Knoxville, Tenn.

CHAS. C. JONES,
Dunkirk, N. Y.,
ACCOUNTANCY.

MRS. LAURA C. NISWANDER,
Danville, Ind.,
COMMERCIAL LAW.

C. E. BIRCH,
Lawrence, Kans.,
ARITHMETIC.

SOME OF THE PEOPLE WHO WILL CONDUCT THE DEPARTMENTS IN THE PROFESSIONAL EDITION OF THE BUSINESS EDUCATOR THE COMING YEAR.

At the special request of a number of our subscribers we sought and secured the retention of the services of Mr. S. Roland Hall, of Scranton, Pa., who will continue to contribute to the Department of English another year. This we consider a compliment to all concerned, and we feel sure that Mr. Hall's contributions will continue to be as helpful, practical and timely as in the past.

Mrs. Laura C. Niswander, Central Normal College, Danville, Ind., will contribute to the Department of Commercial Law, and we feel safe in promising something worth following from the pen of this comparatively new name in our profession.

Mr. C. E. Birch, of the Haskell Institute, Lawrence, Kans., who contributed to these columns last year a splendid series of papers on Commercial Law, will follow Mr. Van Tuyl's articles on Arithmetic with a series on the same subject that will, we feel sure, add to his already deserved reputation.

Mr. Charles C. Jones, Public Accountant and Auditor, Dunkirk, N. Y., who is a school and business man combined, has been engaged to contribute a series of articles on Bookkeeping, Accounting, Auditing, etc. You are safe in anticipating something you can use.

Along the line of Advertising, we have been particularly fortunate in securing so able a person as Mr. J. W. D. Grant, of Rutherford, N. J., the well-known advertising specialist, who will contribute to our columns the coming year. Our school men will now "sit up" and prepare to "take notice" for Mr. Grant knows his subject about as well as anyone considering the largeness, changeableness and many view-points of it.

The Department of Typewriting has not yet been arranged for, but we are on track of some talent which we hope to announce in our next issue.

The brilliant Melvin W. Cassmore, of the Seattle, Wn., Commercial School, with whom our readers are acquainted, will contribute a series of articles entitled "To Young Teachers." He is a live wire you cannot afford to disconnect.

Convention Reports, Miscellaneous Contributions, News Items, etc., will continue to keep THE BUSINESS EDUCATOR in the lead in our profession.

YOU are hereby cordially invited to keep your name upon our list, and to add to it the name of some co-worker whom you should reserve from "stand patism" by inducing him to subscribe and become a "*progressive.*"

M. W. CASSMORE,
Seattle, Wn.,
"THE YOUNG TEACHER."

J. W. D. GRANT,
Rutherford, N. J.,
ADVERTISING.

S. ROLAND HALL,
Scranton, Pa.,
ENGLISH.

Lessons in Business Writing No. 2

S. E. LESLIE,

PENMAN, EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.

Subscribers' writing criticised free. Send Specimens to Mr. Leslie at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possibly appear in the B. E.

COPY 74. The first thing to bear in mind in beginning practice on figures is, that every figure must be perfectly legible. Do not try to write rapidly at first, but endeavor to make each figure so legible that it would be impossible to mistake it for another. After you are able to do this, then you should increase the speed until you are able to write from 120 to 150 per minute, but remember that a single illegible figure in a long column will render it impossible to obtain a correct result, and that it is absolutely necessary to make each figure perfectly plain. I have intentionally written the figures quite small in my copies, because in bookkeeping work you are required to write them this way. Do not neglect figure practice because you enjoy practicing the letters more. Make three figures between two blue lines, and do not let them touch each other. Keep them spaced uniformly.

COPY 75. The cipher is shaped like the *o*. Close it at the top and endeavor to keep them all the same size. Make about 100 per minute.

COPY 76. Make the beginning stroke of the *6* almost straight. This figure is usually made a little higher than the cipher and the *1*. In very rapid figure writing the *0* and the *6* are made too much alike. Distinguish carefully between them.

COPY 77. The *2* is made the same height as the *1*. Begin it with a small hook. Note in particular the finishing stroke. This style is given because it is made more rapidly than the style with a compound curve as a finishing stroke.

COPY 78. The *3* is made the same height as the *2*, and begins exactly like that figure. Lift the pen from the paper quickly in finishing.

COPY 79. The *5* is composed of two strokes. The lower part is finished like the *3*. The horizontal stroke at the top should join the first part.

COPY 80. Study carefully the form of the *4*. The last part is made a little higher than the first stroke.

COPY 81. The *7* begins with a little check mark. The long down stroke drops below the base line a little. Make at least 100 per minute.

COPY 82. The *9* begins like the *a* and is finished like the *7*, the down stroke coming below the line. Close this figure carefully at the top.

COPY 83. The *8* is perhaps the most difficult figure. It is made the same height as the *6*. Note the small arrow indicating the direction of the beginning stroke. Some make it beginning with the other stroke. It matters little so long as you make a good figure.

COPY 84. While it is important to make these signs well, explicit instructions are unnecessary. Study the forms and practice them very carefully. Make them no larger than the copy.

COPY 85. Practicing figures in vertical columns is very valuable. In this work you might make them a little larger than in previous copies, writing two rows between two blue lines on your foolscap. You should now increase your speed from 120 to 150 figures per minute, making each figure perfectly legible. I hope you have improved your figure writing greatly in practicing the foregoing copies.

COPY 86. Before beginning practice on the following copies, you should review a variety of movement exercises given in previous lessons. Retrace each *S* in the first line 6 or 8 times. Curve the beginning stroke a great deal. The letters should be made 3-4 of a space high.

COPY 87. The beginning and finishing strokes in the *G* are like the corresponding strokes in the *S*. Study form of letter carefully. Do not slant it too much.

COPY 88. The initial stroke of the *L* is like the beginning stroke of the *C*. The loop at the base line is like that in the *Q*.

COPY 89. Make many pages of the retraced *D*. The loop on the base line is not quite as flat as that of the *L*. Finish the same as *O*.

COPY 90. Study form of *T*. Note that the cap does not touch the body of the letter.

COPY 91. Note the slight difference between the forms of *T* and *F*. Do not slant these letters too much. This is a common trouble.

COPY 92. This style of *B* is a most practical one. Do not make the loop in the first part too wide. The retraced letters should not be neglected. They are very valuable copies. The *B* is finished like the *S* and *G*.

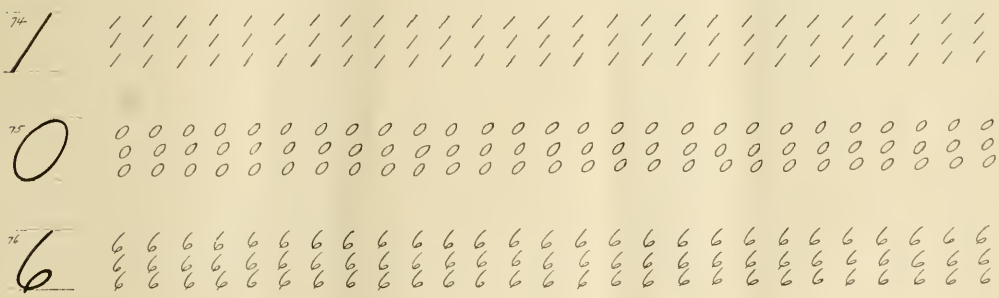
COPY 93. The *R* is exactly like the *B*, except the finishing stroke.

COPY 94. The *P* is made like the first part of the *B* or *R*.

COPY 95. Review the indirect oval before practicing the *I* and *J*. The long down stroke in the *I* should not be curved too much. This is the most common error. Finishing stroke same as *S*, *G*, etc.

COPY 96. The beginning stroke of the *J* is the same as the *I*. The top of the letter is usually made a little wider than the *I*. Keep the long down stroke straight. The letter should not extend too far below the line. Note how it is proportioned.

COPY 97. Here you have a very valuable review of the capitals in words. I hope to receive some fine specimens for criticism on this plate.



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(84) $ ¢ @ # £ ? % c/o a/c 1/9

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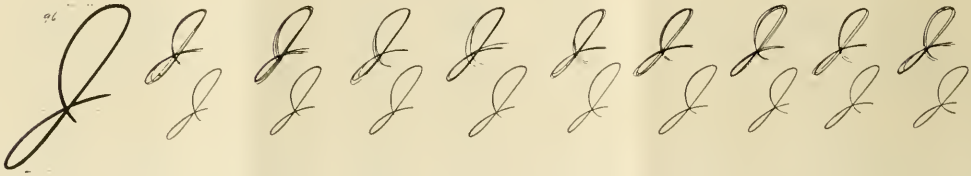
92 B B B B B B B B B
B B B B B B B B B

93 R R R R R R R R R
R R R R R R R R R

94 P P P P P P P P P
P P P P P P P P P



Spanish German Lansing Louis L
Dansville Tennyson Fremont Free
Birmingham Richmond Pennsylvania
Irvington Jamestown Johnstown Jan.

Lessons in Business Writing

FRED BERKMAN,

Penman, Blair Business College, Spokane, Wn.

Subscribers' writing criticised free. Send Specimens to Mr. Berkman at above address, inclosing a self-addressed postal, and your criticism will reach you long before it could possible appear in the B. E.

All aboard! We are now ready for the "home stretch." Are you still in the race? Only one round more—and we'll know the winners. Now watch, carefully, the position, pen, ink, paper (the angle in which you are holding it), blotter, desk, chair, light, surroundings, copy, instructions, and all. And then at the command "go," forget all about the "past, present and future," and concentrate your thoughts and energies on your work at hand. The outcome will take care of itself.

This lesson will be suitable as a final test to determine whether or not your writing is up to Certificate grade. If you can't write a satisfactory copy in one day, or one week—just take two weeks' time in which to do it,—or even a year if necessary. Do as an ambitious young man in Ohio is doing (at least that is the way he expresssed it in a letter) "refuse to give up." That's the kind of determination and stick-to-it-ive-ness it takes to win out in this big world of ours.

Sincerely trust that all who have followed the series of lessons have been benefited, in some way or another, and that the effort and time put into the work has been "worth while." If, on the other hand, you cannot see any noticeable improvement in your work, my advice to you is to diagnose your own case carefully, before making your final decision, and then follow Nature's Laws.

Remember the Contests.

To be of real help to some one (and to young people especially) is an ambition of mine, but I realize that there is something far nobler than that—to live and be a true, upright, straight-forward young man or woman is the noblest. How far short comes the best endeavors. I thank you.

A B C D E F G H
I J K L M N O
P Q R S T U
V W X Y Z

a b c d e f g h i j
k l m n o p q r s
t u v w x y z

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
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1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

This is a specimen of
my plain business writing
for examination and approval
Hope it will please you
and that I may receive a
favorable reply

Spokane, Wash. 6-1-09.

Dear Readers:

Permit me to thank each of you for following the series of lessons so carefully

Judging from the hundreds of excellent specimens received many, no doubt, will be able to win B.E. Certificates — and a good hand-writing.

Here's to me and all the best of wishes, and a long, happy, useful life

Cordially,

Fred Berkman

Big Rapids, Mich.

Zaner and Bloser,
Columbus, Ohio.

Gentlemen:

This is a specimen of my best business writing April 15, 1909, while a student at the Ferris Institute.

Olive L. Smith

A specimen that speaks for itself.

Salem, Mass., Apr. 26, 1909

Mr. George P. Lord,
126 Washington St.
City

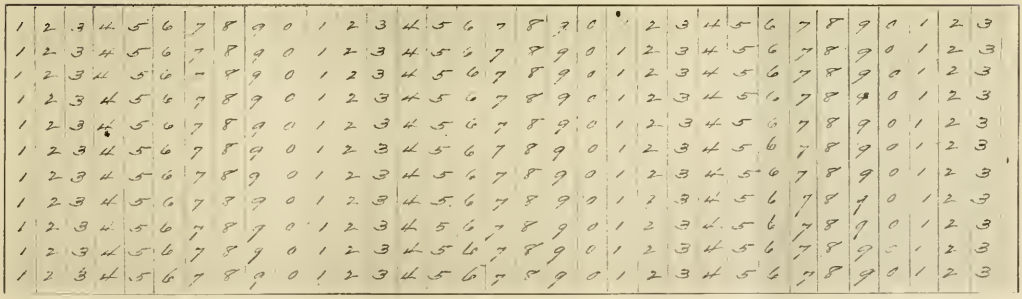
Dear Sir,

In this you have a specimen of my writing after six months practice under the direction and instruction of Mrs. Noble, penmanship teacher in the Salem Commercial School.

I trust that the improvement shown is entirely satisfactory to you.

Sincerely yours,
L. E. Chudleigh.

A specimen that tells its own tale.



A section of one of the many large sheets of figures neatly arranged and skillfully executed by the students of the Salem Commercial School, Geo. P. Lord, president, and Mrs. Nina Noble, teacher of writing. Specimens of penmanship received are among the best of the season, indicating superior training.

Perception & Performance,

SHOULD GO HAND IN HAND

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

ARM MOVEMENT.

Is now being applied to writing in public schools from the kindergarten to the high school to a larger and more successful extent than ever in the history of teaching writing. The plan, originated by the publishers of THE BUSINESS EDUCATOR, of starting six-year-old children with large writing and arm movement is proving even more successful than they anticipated.

By this method only is it possible to secure good forms and free movements with an absolutely healthful position of the body, and with the minimum of pen gripping, eye straining and nerve tension.

The arm movement is growing normally and not by strenuous promotion methods. Moreover, results are being secured at the hands of regular teachers, without straining, overtraining, or neglect of other things.

You will see more and more in the way of results from this time on in these columns; the work of pupils of all ages, small and large.

The reforms we have been working for, such as simple forms, better graduation according to years, more cooperation in the machinery of writing, more rational teaching, good copies, etc., are winning, even our competitors being forced to abandon long loops, one-idea-for-all methods, slipshod copies, simon-pure muscular, etc.

The arm movement idea is winning unexpected triumphs because it is pedagogical and practical; being based upon form and movement and adapted to pupils of different ages and grades, the same as other subjects and texts.

Success, therefore, for the first time in all grades is attending the efforts of pupils and teachers generally. And by it supervisors are achieving triumphs never dreamed of by copy-book methods.

ANOTHER TALK WITH STUDENTS

A teacher's influence does not end with the school room, nor are his impressions of pupils limited to that locality.

A teacher rightly suspicions pupils who change their manners as they do their coats upon entering or leaving the school room.

Pupils of business schools need early to recognize in their teacher a friend whose influence they may want when in need. For teachers are appealed to by employers for information about his students just the same as employers appeal to each other about employes and other matters of business.

And your teacher soon learns that he must be frank with the business employer if he wants to encourage his future patronage.

It is not alone therefore what you accomplish in your studies, important as that is, but your success depends largely upon the impression you make upon your teacher, and for two reasons: First, as you have impressed him, so will you impress the average employer. And second, if you impress him favorably, he in turn will impress others favorably concerning you.

And the best impression you can make is not that of brightness nor of shrewdness, nor of scholarship, but of reliability in minor rather than in major matters.

Thoughtfulness, coolness, promptness, sureness, sincerity, truthfulness, industry, perseverance are the qualities which go farthest in establishing faith and confidence and enthusiasm in a fellow.

If you lack in any one of these, begin today by cultivating that quality or faculty. And the way to do it is to practice it in your daily life. Think the quality you wish to develop and it will soon respond to the brain throbs, just as surely as circulation and muscle respond to activity and resistance.

You cannot afford to impress either your teacher or your classmates indifferently or negatively. Those who are your classmates today will be your business associates tomorrow. And we do not soon forget our school day doings; be they good or bad.

Above all things, therefore, seek to impress and win your teacher by what you are rather than by what you may assume. Seriousness and assumption mix about as well as oil and water and the one can be detected from the other just about as easily.

Therefore aim not to deceive but to convince by being true rather than merely polite. The teacher accepts all on the same basis; he gives you credit for being true, earnest, industrious and trustworthy until you prove by word or act to be otherwise. He has but one label for you when you enter—O. K. The one he uses when you leave has been formed by your own acts, not by his own premeditated thought.

A greater responsibility therefore rests upon students' shoulders than they usually suspect. Think seriously, act deliberately, feel generously and time will unfold a future for you full of achievement, satisfaction and success.

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EDITORIAL.

ACCOUNTANCY, R. J. Bennett, C. A., C. P. A., Detroit, Michigan, Business University.

ARITHMETIC, G. H. Van Tuyl, New York City, N. Y.

TALKS ON ENGLISH, S. Roland Hall, International Correspondence Schools, Scranton, Pa.

AD WRITING, C. L. Chamberlin, Osseo, Michigan.

TYPEWRITING, H. Breitenstein, Abbott Business College, Billings, Mont.

ASSOCIATION ANNOUNCEMENTS, ETC.

SCHOOL AND PROFESSIONAL.

NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

THAT COMMERCIAL HIGH SCHOOL QUESTION.

"What does all this Commercial High School business mean?" is not an infrequent inquiry on the part of private commercial school men. Many view it with alarm, believing they see in it the displacement of the privately-owned and -operated school.

Our answer is that it means death to the poor rather than to the good private school. And the sooner that a large number of the cheap, short-course, inferior schools are dispensed with the better for the public, the better for the worthy private school, and the better for the commercial department in high schools.

We are in favor of public schools of as many sorts as are necessary to meet the demands of the complex conditions involving society today. The day of only the three R's is passed, and with it the type of school in which they were taught.

Our public specialized schools are preparing pupils for trades and professions; why not for business? It is not for us to lament these changes, but to meet them in one of two ways. First, conduct a high grade private school. Second, if we fail in the first, or do not care to enter it, offer our services to the high school as principal or teacher where the pay is good and sure, the work pleasant, and the hours shorter than any proprietor can enjoy in conducting a private, profitable school.

A letter today from a commercial teacher in a high school in the middle west says: "I am getting $2,000 for nine months, short hours and three months for profitable field work." Surely no one should object to this. And no one does but the school that does inferior work, or the one with a shiftless proprietor.

Of course in small cities where there is barely room for one school, the up-to-date commercial department in the high school makes it hard sledding for the private school no matter how good it may be.

But in many of the smaller cities boards of education are forced to add the commercial departments because of the inferior instruction given in the private school or the lax method of conducting it as concerns department, etc.

A superintendent in a city of some twenty-five thousand inhabitants not long since said he was thinking seriously of establishing a commercial department because the business college proprietor persisted in advertising "Why go to the High School?" and who constantly endeavored to secure pupils from the grades. And there are many just such short-nosed penny-wise school proprietors who invite the very thing they fear.

In another city we know of a private school which has catered to the high school and as a result the board of education instead of establishing a commercial department pays tuition for its pupils and sends them to the private school. That shows good sense on both sides, for the private school can handle the score of high school pupils for less money than the board could employ an efficient teacher.

The way to make yourself and school safe is to make your course more practical and intensive than the high school three or four year course can possibly be because of the average age of the pupils, the hours of instruction, the number of non-essential studies imposed, etc. As a rule pupils apply themselves more assiduously when paying tuition than when getting it free. Short term pupils, too, apply themselves more tenaciously than those who expect to be in school two, three or four years.

The day of the commercial high school is dawning; the day of the cheap private school is waning; the day of the good private school is here and in full favor. May it linger as long as it can and does do the work better and in less time than the public institution. In the meantime fear not the public commercial school but your own weak spots in your own private school. Strengthen them and you'll be on "easy street" for a long time to come.

OUR APPRECIATION

Is hereby expressed to Mr. H. Breitenstein, for the services rendered in contributing the entertaining and instructive articles on Typewriting in these columns during the year. His contributions have been sensible and therefore helpful. Our acquaintance and dealings with him have left a good impression, and we hope to see him represented in these columns from time to time in the future. He has won our best wishes.

TO MR. BENNETT

Whose articles on Accounting and Finance have been appearing regularly in this journal during the past two years, we desire to extend thanks for the promptness and regularity of their arrival as well as for their timeliness, helpfulness and practicability. Many have been those who have been benefitted by their study and application. Mr. Bennett has won many new friends by their preparation and presentation, and we earnestly hope he may again sometime contribute regularly to our columns.

Mr. Chas. C. Jones, the subject of this sketch, graduated from the Dunkirk, N. Y., High School in 1895, and from the Buffalo Bryant & Stratton Business College in 1897. In 1898 he organized the Commercial Department of the Dunkirk High School, one of the first public commercial departments in Western New York.

The year of 1901-2 he spent in traveling, and 1902-3 he taught in the Pittsburg, Pa., Academy, returning to Dunkirk in 1903, since which time he has had charge of the Bookkeeping branches of the Commercial Department of the High School.

In connection with this high school teaching, he has followed the profession of expert accounting for nearly a decade, during which time he has made many important audits and investigations. He has done all of the auditing for the city of Dunkirk, in all of the departments, since 1904. He performs the work usually done by what is known as the City Auditor.

For a number of years he has been appointed annually by the different boards in control of municipal affairs to take charge of their annual audits. At the same time he is an official auditor for a savings and loan association, several corporations, and for a time was auditor of the Valley Railroad in Pennsylvania.

Thus, while his principal occupation has been that of teaching, he has found time to follow the profession of expert accounting and auditing, which has been helpful to him in his teaching as well as financially. It is a simple illustration how a well-trained high school commercial teacher can find time to do a certain amount of expert work if he is ambitious to make himself more useful to his pupils as well as to the community.

Our readers will therefore be glad to know that Mr. Jones is to contribute a series of articles along the line of accounting to THE BUSINESS EDUCATOR the coming year, beginning with September. His combined school and business experience is just such as to enable him to produce a series of articles that are right up to date. In other words, it takes a man who can do things to tell others something worth while in this day and age of intense interest and action in all lines of human endeavor, and of which our profession is not an exception.

COMPARATIVE STATEMENTS

Comparative statements are made for the purpose of exhibiting the operations or financial condition of a concern for two or more years, or for the corresponding months or periods within those years. The shrewd business man is anxious to know what progress his business is making during a given month this year as compared with the same month during the past year, or series of years. By doing so he is able to keep in touch with the conditions within his business and be governed accordingly in the policy to be adopted in its future conduct.

These statements are usually made to cover the trading account, the profit and loss account, and the assets and liabilities, and for any other account or statement which permits of comparison. It permits also of a close analysis of accounts and conditions as well as a comprehensive review of income, expenditures, etc. The net increase or decrease is usually shown in amounts, and sometimes in percentage as well. A percentage statement permits of a more ready comparison of ratios since percentages are more easily comprehended and compared than amounts. Sometimes separate exhibits are prepared from the same data, one consisting of amounts only and the other of percentages only. The percentages are usually based upon the *turnover* (cost of goods sold), but sometimes they are based on the sales. It matters little, for comparative purposes, which base is used, so long as the same plan is followed each year, but for accuracy in results the turnover is no doubt the one to use. Many contend, however, that the *sales* represent the volume of business done, and that they therefore present a more reliable basis on which to reckon percentages than the cost price, which in many cases is hard to determine.

Exhibit A. This statement, for which I am indebted to the Peirce Manual, speaks for itself and shows the operations for 1907 compared with 1906. If percentages are required, they may be exhibited in a similar statement using the purchases as the base. All items of expenditure should be computed on this base.

Exhibit B. This monthly statement is copied from the forms used by a well known navigation company and presents a very interesting study. The name and amounts of course are fictitious. Each item of income and expenditure is represented in detail in accompanying statements which are extracted from the different ledgers. In the columns representing increase and decrease, the increase is always entered in black ink and the decrease in red.

ACCOUNTANCY

R. J. BENNETT, C. A., C. P. A.,

Principal Detroit, Mich., Business University.

A. B. White & Co.

COMPARATIVE STATEMENT OF TRADING AND PROFIT AND LOSS.

	Year Ending Dec. 31, 1906	Year Ending Dec. 31, 1907	Decrease In Profits	Increase In Profits
TRADING				
CREDITS				
Sales,	$103,077.16	$102,386.26	690.90	
Total Credits.	103,077.16	102,386.26		
DEBITS				
Purchases—Cost of Goods Sold,	73,823.36	74,912.35	1,088.99	
Premium Ware,	4,158.11	2,380.15		2,077.96
Advertising,	948.33	248.25		700.08
Salaries.	11,949.90	10,029.09		1,720.81
Commissions,	1,353.54	2,468.90	1,115.36	
Stable Expenses,	878.03	1,606.12	728.09	
Insurance,	314.73	440.61	125.88	
Legal Expenses,	210.13	89.96		120.17
General Expenses	4,001.38	5,442.80	1,441.42	
Total Debits,	97,737.51	97,618.23		
Net Profit from Trading	5,339.65	4,768.03	Decrease	571.62
	103,077.16	102,386.26	5,190.64	5190.64
PROFIT & LOSS				
CREDITS				
Net Profit from Trading,	5,339.65	4,768.03	571.62	
Interest Receivable,	670.65	1,051.52		380.87
Total Credits,	6,010.30	5,819.55		
DEBITS				
Interest Payable,	3,888.36	4,752.11	863.75	
Bad Debts—net,	19.08	* 129.73		148.81
Total Debits,	3 907.44	4,622.38		
Net Profit for Period,	2,102.86	1,197.17	[Decrease]	905.69
	6,010.30	5,819.55	1,435.37	1,435.37

* Gain 1907.

EXHIBIT A.

The American Transportation Company.

SUMMARY OF OPERATIONS.

MONTH OF JUNE, 1907.

Month of June, 1907-06.				Six Months Ended June 30th.		
Current Year	Previous Year	Increase or Decrease		Current Year	Previous Year	Increase or Decrease
			GROSS REVENUE OF STEAMERS.			
57,630 40	52,117 20	5,513 20	Passenger Revenue	117,433 30	107,400 27	10,033 03
10,432 25	10,366 47	65 78	Freight Revenue	58,716 70	59,605 60	*889 90*
68,062 65	62,483 67	5,578 98	TOTAL	176,150 00	167,005 87	9,114 13
			OPERATING EXPENSES			
6,231 00	6,112 70	118 30	Main. of Steamers	12,674 89	11,500 67	1,174 22
12 76	221 00	*208 24*	Main. of Bldgs., Wharves, Equip.	350 00	763 00	*413 00*
10,427 20	9,726 41	700 79	Running Exp. of Steamers	27,546 78	26,411 20	1,135 58
2,012 63	2,072 47	*59 84*	Traffic and Terminal Exp.	12,103 78	12,087 61	16 73
1,572 45	1,561 36	11 09	General Expenses	17,456 36	17,320 14	136 22
20,256 04	19,693 94	562 10	TOTAL	70,131 81	68,082 62	2,049 19
47,806 61	42,789 73	5,016 88	Net Earnings	106,018 19	98,923 25	7,094 94
1,220 46	1,115 23	105 23	Other Income	3,468 39	3,212 40	255 99
49,027 07	43,904 96	5,122 11	Net Income Interest on Bonds	109,486 58	102,135 65	7,350 93
49,027 07	43,904 96	5,122 11	Total Net Income Dividends	109,486 58	102,135 65	7,350 93
49,027 07	43,904 96	5,122 11	Surplus	109,486 58	102,135 65	7,350 93

Approved R. J. BENNETT, General Auditor.

TALKS ON ENGLISH

S. ROLAND HALL,

Principal of the School Advertising, International Correspondence Schools,

SCRANTON, PA.

COURTESY IN CORRESPONDENCE.

There have been many business sermonettes preached on the value of courtesy in business correspondence, but all of them have been needed. The lesson of courtesy is one that most of us have to learn over every now and then, for it's human nature to be discourteous sometimes even when our better natures know that courtesy is the better part.

But if we could see ourselves as others see us, the abusive letter would never be written, and the big stick would not be used at all until after the soft answer had been tried and proved fruitless.

I can recall an occasion in my own experience when a hasty letter to an editor that I thought had given offense injured me materially. It had not been mailed twelve hours before I regretted my action. For years I tried to remove the unfavorable impression that I made on the editor, but I am not sure that I have to this day succeeded.

The abusive or ill-spirited letter is a picture of us at our worst, and the unfortunate feature is that it is a permanent picture—keeps us a long time before our correspondent in that sour or sarcastic mood, though we may in fact have recovered our composure in fifteen minutes after the letter was written. But there the letter stays on the other man's desk or in his file, an everlasting rebuke to the writer and a reflection on his firm.

Be above abuse. The man who writes you an abusive letter merely shows his smallness and his inability to control himself. When you reply in like spirit, you descend to his level. If you get the better of the controversy, what is gained? The other fellow wouldn't probably admit his defeat, and even if he realized that he got the worst of the scrap, he is only madder than ever.

Heap coals of fire on his head by being gentlemenly. Acknowledge your mistake, if you have made one. A frank manly confession disarms the other fellow. Even if there's just a chance that you may have erred, tell him that "while we aim to give perfect service, we do make mistakes sometimes, and when we do, we consider it a favor to have our attention called to the mistake or neglect." By so doing you will build up, among hundreds who have never met you in person, an impression that you are a man above average, and this impression will in time bring its reward even from a purely commercial point of view.

Another example: Sometime ago I received a letter from a correspondent who, after reciting some imaginary wrong, was unusually harsh in telling what he thought of our company. His opinions were entirely unwarranted by the facts in the case, and it seemed to be an occasion where a strong letter of rebuke would have been justified. Indeed, it was difficult not to refrain from giving the correspondent just what he deserved. However, a reply was dictated, in which the matter under discussion was put before the complainant in a fair business way, and an appeal was made to his own sense of justice. He was asked what he would have done had he been in our place. Then the suggestion was made in a courteous way that those of us who had read his letter didn't believe it represented his real opinion of the company, that we thought he must have written impulsively, that he would on reflection see, as a matter of justice to himself, that an apology should be made and so on. The apology came by next mail, and all were happy. The soft answer had turned away the wrath.

The best suggestion I can make for dealing with abusive letters is to let them rest a day before replying. By that time you will be able to take a good-humored, rational view of the matter and smile at the things that the day before made you hot under the collar.

Just remember that when the other fellow has made you mad he has succeeded in his purpose. Even if he does succeed, don't give him the satisfaction of knowing it. Your own satisfaction in knowing that you treated him better than he deserved, that you are too big a man to be supersensitive or to return petty insults, will more than repay you for the loss of the very temporary pleasure you would have had in "throwing it into him."

Of course you know how pleasant it is to go into a store or an office, to receive considerate attention and to get a hearty "thank you." It's just the same way in business correspondence. No matter how small the favor, never fail to write your courteous acknowledgment. It need not be long. Just a sentence or two will usually do, but do try to write that in a natural style, so that it will be received as a true reflection of your feelings. By "natural", I mean a style that is devoid of hackneyed expression. Say "Thank you," "I thank you for your attention," "We appreciate your thoughtfulness", "If we can ever do anything out here for you please let us know" or anything rather than the greatly worn expressions such as "Thanking you, we are," "Trusting to receive your further valued favors," etc. Remember that the better class of correspondents nowadays laugh at these old nest-egg expressions. You never use them in conversation. Why use them in written conversation—which is all that a letter is?

As I write of courtesy, I think of a Western correspondent of mine from whom there always comes a prompt, courteous reply, no matter how unimportant the subject. Although I did not for years meet the man, I formed an impression from his letters—as we do of all our correspondents—that he was a most business-like, sincere man. When I did meet him in later years, my mental picture of him did not have to be changed.

Said the President of the great Chemical Bank of New York: "If I could speak the language of twenty nations, I should preach courtesy in them all."

Even when it is necessary to be firm, there is something to be gained by being gentlemanly.

Courtesy is one of the greatest of business assets; and it costs nothing to possess it.

(Editor's Note. Only people who have a great deal of correspondence with a large number of people covering many years of time can fully appreciate the valued importance of the above communication Teachers will do well to read the article to their students. It will bear rich fruit and may save some person sad experiences.)

METHODS IN

ARITHMETIC

G. H. VAN TUYL,

505 West 135th St., New York City, N. Y.

INTEREST CONTINUED.

Last month I stated the four fundamental principles of interest solutions by what is commonly called the bankers' method. I also gave some examples and illustrations in which 60 days and 6 days were the foundations of our solutions. The time in the several examples given last month was in each case some easy fractional part of 60 days or 6 days.

My purpose, in this article, is to explain those solutions in which the time may be any number of days, or years, months and days.

First, I will consider a few cases in which we have any number of days less than 60. Take for instance the finding of the interest on $1,200 for 37 days at 6 per cent.

$1 200 = 6 days' interest.

7 20	= 36	"	"
20	= 1	"	"
$7 40	= 37	"	"

or

$12 00 = 60 days' interest.

6 00	= 30	"	"
1 20	= 6	"	"
20	= 1	"	"
$7 40	= 37	"	"

In this case the number of days, 37, is not a convenient fractional part of 60. It is then necessary to separate 37 days into such numbers as are multiples and divisors of 6 days, as in the first solution, or into such numbers as are convenient fractional parts of 60 days, as in the second solution.

Just at this point students will need a little drill in determining what combination of numbers of days are best to use. No set rule, however, can be given, each student studying out his own combinations.

Practice on the following will help.

Separate the following numbers into groups of numbers each of which shall be a convenient fractional part of 60 days.

41 days
56 " 41 days = { 30 days ½ of 60 days; 10 " 1-6 " " " "; 1 " 1-10 " 10 "
41 "
45 "
35 " 56 days = { 30 " ½ " " "; 20 " ⅓ " " "; 6 " 1-10 " " "
28 "
22 "
31 " 45 days = { 30 " ½ " " "; 15 " ½ " 30 "
33 " etc.

In the following numbers it is generally better to form such groups as will contain multiples of 6 days and fractional parts of 6 days.

Thus:

49 days = { 48 days, 8 × 6 days; 1 day, ⅙ of 6 "
27 " = { 24 days, 4 × 6 "; 3 " ½ of 6 "
19 " = { 18 " 3 × 6 "; 1 day, ⅙ of 6 "
36 days = 6 × 6 days.

etc.

Practice will soon make clear to each student what is best to use in each case.

From such problems as the following the teacher can learn if his pupils have grasped the idea presented in the above exercises:

Find the interest at 6% on:

$ 320 for 33 days	$ 1,300 for 16 days
640 " 18 "	1,150 " 18 "
960 " 13 "	1,800 " 59 "
1,000 " 39 "	2,400 " 32 "
1,560 " 45 "	450.60 17 "
3,000 " 27 "	213.60 11 "

When the time is more than 60 days the method is exactly the same as for numbers of days more than 6, i. e. we use multiples of 60 days the same as we do multiples of 6 days.

Take $365 for 298 days at 6%.

$365 = 60 days' interest.

14 60	= 240 "	"	= 4	60 days
1 825	= 30 "	"	= ½ of "	"
1 2166	= 20 "	"	= ⅓ " "	"
365	= 6 "	"	= 1-10 "	"
1216	= 2 "	"	= ⅓ of 6	"
18 1282				

$18.13 = interest for 298 days 6%.

Drill on the following:

Find the interest at 6% on:

$290 for 160 days	$ 750 for 100 days
320 " 180 "	850 " 93 "
298 " 220 "	940 " 101 "
445 " 113 "	760 " 116 "
645 " 75 "	1,250 " 87 "
836 " 90 "	1,500 " 147 "

Students sometimes experience a little difficulty in their first attempts to apply this method to problems in which the time is expressed in years, months and days. This makes it necessary to emphasize the fact that for the purpose of reckoning simple interest 60 days and two months are the same, so that in finding the interest on $890 for 9 months and 15 days, we say that pointing off 2 places gives the interest for two months, thus:

$8 90 = 2 m'nt's. int.

35 60	= 8 "	"	= 4 × 2 mo.
4 45	= 1 "	"	= ½ of " "
2 225	= 15 days	"	= ½ " 1 "
42 275			

$42.28 = interest for 9 months and 15 days.

In case the time is longer than 1 year change the years and months to months before finding the interest. Find the interest on $1,460 for two years, 6 months, 20 days at 6 per cent.

2 years, 6 months = 30 months.

$14 60 = 2 months' int.

219 00	= 30 "	"	= 15 × 2 mo.
4 866	= 20 days'	"	= ⅓ of " "
223.866			

$223.87 = interest for 2 yr., 6 mo., 20 days.

Find the interest at 6% on:

$84.25	for 8 months,	12 days.		
75.00	" 9	"	15	"
68.32	" 3	"	22	"
245.50	" 1 year,	6 months,	25 days	
627.13	" 1	" 9	"	13 "
1,369 72	" 2	" 3	"	14 "

By far the greater number of interest solutions in business are problems in which the time is a short period, hence the greater amount of time and space devoted to it.

J. W. D. Grant, whose portrait appears herewith and who will conduct the coming year in these columns, the department devoted to advertising, was educated at Albany, N. Y., Academy, and Amherst, Mass., College (B. A. Course), and belongs to Delta Upsilon fraternity. He has been engaged in publishing and advertising work the past eight years in Boston and New York City. He was advertising manager of Hapgoods—"the national organization of brain brokers." While there he learned much concerning employment conditions, and gained not a little of material used in his big-selling book entitled "How to Market Ability."

He was subscription manager of the Butterick Publishing Co., handling two hundred and fifty girls and over 2,000 000 names, on the mailing list of the Delineator, Designer and New Idea magazines. Later on he was circulation manager of the Physical Culture magazine, and is at present advertising and publicity manager of a large real estate concern doing extensive business in all of the large cities in this country.

During the coming year in the BUSINESS EDUCATOR he will endeavor to teach managers and proprietors of schools to prepare their catalogues, etc., to buy printing to the best advantage, to do their own advertising generally, and to help them to teach their pupils some of the essentials of advertising. In other words, he will try to tell our readers some of the things he had to find out in the school of experience. Mr. Grant is a believer that every man should direct his own advertising, rather than to turn it over to someone less familiar with, and consequently less interested in, the business.

TYPEWRITING

H. BREITENSTEIN,

Abbott Business College,

BILLINGS, MONT.

In one of my previous articles I mentioned that I felt that I had about exhausted the discussion of the various phases of typewriting as they relate to the teacher, so you can imagine my surprise when I received more letters of inquiry last month than ever before. It was my intention when I took charge of this department to answer these inquires through the columns of THE BUSINESS EDUCATOR, but the questions usually asked concerned topics that I had discussed in earlier numbers of the magazine, and I, therefore, referred those seeking the information to previous numbers of the EDUCATOR, or answered them direct by mail.

I recently received a letter, however, that I think will afford me a good subject to discuss this month, for I am sure that every teacher has had the same question asked him many times. An extract from the letter is given herewith. "Will you please tell me the *easiest* way to acquire speed in typewriting? (The italics are mine.) I have been a stenographer for about two years, and do not feel that I have the speed that I should have in typewriting."

Now, teachers, this is a question to which we should give some careful thought and one which it would be well to speak of occasionally in the class room—not that there is an *easy* way to get up speed on the typewriter, because no one has yet discovered it, nor ever will; but because this is the *hardest* feature of the shorthand course, and certainly the hardest feature should have the most attention.

It may be that the one who asked the question was never a student in a business college, although this is hardly to be expected nowadays as the business public is so rigid in its demands that one can not perfect himself at home as was once possible; he must go to some up-to-date business school where the teachers are keeping abreast of the times by contact with the large business houses, banks, etc., studying their methods and learning what is required of a stenographer or bookkeeper. So if we take it for granted that this F. B. who signed the letter mentioned above is a graduate of a business college, then it is evident that some teacher failed to tell him that there was no *easy* way to acquire speed in typewriting, and hence I am justified in writing this article.

I would advise that even the successful stenographer, and certainly the advanced student, should practice the fingering exercises over and over again hundreds of times until each finger knows the key it should strike. Then *all* that is necessary is some more pains-taking, thoughtful, and accurate *practice*.

We might learn a lesson from the great pianists who spend from four to eight hours every day merely practicing runs and scales. A good vocal teacher does not start his pupils singing songs. In fact it will be months before the simplest arrangement is attempted. The time is spent in vocalizing, placing of tones, etc. The rest is easy. If we can induce our students to *master* fingering, then they can begin to think of speed, or rather they will not have to think of it for it will take care of itself.

I say "induce our students", because it is my opinion that typewriting like spelling depends more upon the student himself than upon the teacher. Of course, there must be a teacher to point out the right way, to require a certain amount of work, and to give advice and inspiring talks upon the subject; but after all the student must do the real work, must practice, Practice, PRACTICE.

Concerning the inquiry that I received from California relative to the Underwood typewriter, I will say that I do not know of any way of adjusting the ribbon feed so that the ribbon need not be removed for cutting a stencil. It is comparatively an easy operation to remove the ribbon on this particular machine, and as far as I know this is the only way it can be handled.

(The above article was written for the May number of the B. E. but came too late for that number owing to Mr. Breitenstein's serious illness during March and April caused by a long siege of appendicitis.)

COMMERCIAL TEXTS AND TEACHING,

A Criticism by C. T. Cragin,

Manager, Thompson's Institute, Holyoke, Mass.

I have just received a nicely printed, brown covered pamphlet containing a large amount of interesting information about the cost of doing business in commercial schools. This pamphlet tells how much it costs to get business, how much it costs to house a student, to teach him, to furnish him a typewriter. And from it I learn that the average Class A schools of this country, that is, schools in cities of 200,000 and upwards, are losing 26c a month on every student they take, while the Class B Schools, in cities of less than 200,000 inhabitants are making 27c a month. If this report is true, and I wouldn't think of questioning the reliability of the committee on tuition, it is indeed a cheerful prospect for the proprietors of class A schools and shows why the teacher who averages over $100 a month sometimes has to wait for his salary, and explains in some measure why even the proprietors of class B schools are seldom afflicted with gout or killed in seventy miles an hour automobile smash-ups.

But what particularly interests me in this brown covered pamphlet is the very able 11 page article entitled, "Why lengthen, Why Strengthen the Bookkeeping Course," by my friend, J. A. Lyons, the hustling publisher from Chicago. Mr. Lyons says, "Is it possible for schools so to train pupils in the science and in the art of bookkeeping that they can pass from the school room to the office and there do acceptable work as a bookkeeper, and without passing through a long probationary period." And then, he assumes, for the time being, that our answer is yes, and proceeds to ask: Second, "What do you conceive to be the purpose of your course in Bookkeeping? Is it to give discipline to the mind—to train for clerkships and office boy positions, or is it to enable you graduates to attain the highest possibilities of a thorough course such as is contemplated in question one?"

I am very well aware that the educational world is not waiting with breathless eagerness to hear from me on this subject but I like to say things once in a while just for my own gratification even if they don't amount to much, and while I agree with pretty much everything Mr. Lyons says about the shortcomings of present business college courses in bookkeeping and the desirability of improving conditions, yet I am afraid I cannot subscribe to the idea that the business college ever did or

ever will, directly, supply any great percentage of the first class bookkeepers of this country.

A good deal of water has run under the bridge since I had my first experience with business colleges, and I have seen the growth of the modern business college almost from its beginning. There were no shorthand students in this country 30 years ago, at least none to speak of. It was all bookkeeping. I was 22 years old when I went to business college, and I was one of the younger set at that. There were plenty of men in the big Eastman college at Poughkeepsie, gathered from all parts of the United States, Canada and South America, and they were all ages from 18 to 50, very few under 18, the majority of them over 21.

Within recent years I went into a big school in Mr. Lyons' own city of Chicago. They said they had over 2,500 students that year. Many of the girls wore pig tails down their backs and lots of the boys were in knee breeches. Not many of the husky fellows of my day went direct from the business college to become bookkeepers in the big offices of the conntry, very few indeed, though lots of them got positions as bookkeepers in the smaller business houses of that day.

The bookkeeping of that time was not less complicated than the bookkeeping of the present day, indeed I think it was rather more complicated. For it is a mistake to think that all the multitude of detail that goes with modern bookkeeping makes the bookkeeping more complicated, on the contrary the object of pretty much all this detail is to make the mere bookkeeping more simple, but modern bookkeeping needs much more of mathematics and of the ability to reason and classify and think for it shows a good deal more, than did the bookkeeping of 30 years ago. It seems to me that our aim at the present time in the school-room, with the class of material we get to work upon, is to simplify rather than to complicate our bookkeeping course. I do not know what the rest of the schools of this country are getting, but I have had a school experience extending over various widely separated sections of this big country, and I have found the same conditions everywhere, perhaps a little aggravated in late years.

A lot of city students whose knowledge of arithmetic is pretty nearly a minus quantity and with almost no reasoning power whatever. The country boys and girls are better in this respect, they are better in mathematics and their reasoning power is better. I may be away out of date when I express the opinion that not one boy out of five who goes to the business colleges of this country can be made an absolutely first-class accountant by any process whatever. Girls are better up to a certain point. They will do clerical work more readily and more accurately than boys, but, when you reach a certain point, then they stop. Possibly if we could have the boy the same length of time that it takes to make a Chartered Accountant in Scotland, seven years, we might make a bookkeeper capable of handling the accounts of the Standard Oil Company or any other big corporation.

The English Accountant and the German Accountant goes through a course pretty nearly as extensive and, naturally, when he gets through he knows something about accounts. But our boy comes to us from the Grammar School or the High School. He cannot add 100 figures in a column five wide and twenty deep in three minutes and add it right to save his immortal soul, when we get him. I mean the average boy, of course there are exceptions. He expects to stay with us about six months, a year at most, and then he wants a job.

What are we going to do about it? It is a condition not a theory that confronts us. Mr. L. L. Williams, of Rochester, is a veteran educator with a good lot of gray matter under his rather sparsely covered dome of thought and the big Rochester school is one of the best in the country, getting as it does the cream from the great business city on the Genesee and the rich country towns of Western New York. Mr. Williams excited great commotion a few years ago in a teachers' convention by saying that business colleges were simply clerk factories, or words to that effect. It did not sound imposing enough for the distinguished educators who were present and they hopped on Mr. Williams with great vigor, but he did not mind that for he can take care of himself, and like the immortal Jim Bludso, is "an awkward man in a row." I must confess that I have come to think very much as Mr. Williams expressed it.

The business college is a training school for clerks. We must take the material we have. We must brace up their arithmetic, this is the big basic study of the modern business school. Given a boy that is absolutely A 1 in arithmetic, a boy whose mathematics are all right and you can make an accountant out of him, but you cannot do it in the modern business school. You dont have him long enough and you won't get him long enough. If he is going to school three or four years, he will go to the high school where his tuition and his books and everything else is free. I wish this were not the case. I wish we could keep him out of the business school until he was sixteen or seventeen years old, then keep him in it two years. I wish we could get our modern educators, with their expansive ideas of cultivating the child's mind in every possible direction so that he will strike his affinity, to realize that about three quarters of these children have to get out and hustle for bread and butter; and that a knowledge of reading, writing, arithmetic and common English was of more importance than many of the new fangled notions with which our public schools are loaded down. I know this is old fashioned, and I will be told I am away out of date, but I have been in the business world and I know what's wanted there, and I know what they get there.

The young man who is trained thoroughly in mathematics and who is taught to reason, and you can teach a boy to reason if you have him from the beginning easily enough, that boy will become a first class accountant as soon as he gets into the office and gets a chance at the business. But nobody is going to make him head bookkeeper. The business houses of the country never did nor ever will go to business colleges for their bookkeepers. They will go there for office help, for assistants and all that, and as one drops out another will move up or as marked talent shows itself it will make its way to the head.

If I were going to write a book on bookkeeping, which thank the good Lord I am not, I don't believe I would try to catch every minute technical custom of every big business house in the particular lines of business it was necessary to take up, but on the contrary I would, in the early part of that book, give a good deal more attention than I or anybody else has thus far devoted to the study of the few great basic accounts of business. I would give the beginner a lot of practice in determining when these accounts were to be debited and to be credited, and I would try to teach him what the accounts really meant. I do not suppose my experience has been any different from that of the average teacher, and when I say that I have seen many a graduate of good schools who had no real idea of what a ballance of Merchandise, Bills Receivable, Interest and Discount, Commission and other like accounts meant or how a debit or credit of these accounts affected the business I do not suppose I shall astonish anybody because every other teacher has had the same experience.

Give me a boy that knows what these accounts mean, who knows how a debit or a credit to any of them affects the business, and let this same boy have first-class mathematical ability and he will manage the books of a big business house or corporation as soon as they will be ready to let him, which will not be until he gets through wearing knee breeches and can show hair on his upper lip.

There are a great many text books on Bookkeeping, and they remind me

of what a Kentucky colonel said when somebody mentioned "bad whiskey." Said the Colonel; "Suh there is no such thing as *bad* whiskey, some is better than others, but there *is* no bad whiskey." Some text books are better than others, but I have failed to see a real bad text book in use in any of the business schools I have encountered. A student has much more to fear from poor teachers than he has from poor text books. It always seemed to me a good thing to have at least one man connected with a school who really knows something about practical bookkeeping, and I cannot say that the average business college or high school teacher's knowledge of the art is very extensive. He could not design and open a set of books for a good sized business to save his life. For the chances are that the only knowledge he has of the art is what he got in school where he was one of the bright boys and was taken on as a teacher after he had finished his course.

Do not understand me to mean that it is necessary for a teacher in bookkeeping to have been a practicing accountant. By no means, most of the best teachers of this country have not had actual business experience as accountants any more than most of the best teachers of stenography in this country have had actual experience as reporters. As a matter of fact, the first-class bookkeeper is not generally a good teacher, nor is the court reporter especially gifted in that direction. It takes a lot of personal magnetism to make a good teacher and the bookkeper, the accountant, the court reporter is very much of a machine and seldom has much of the quality of personal magnetism, which is so attractive in the school room. But if the first class teacher has had that experience, it does not hurt him any.

I need not say in closing that nobody is obliged to think as I do on this question. This is a free country and everybody has the utmost liberty of opinion.

SPECIAL TO PRIVATE SCHOOL MANAGERS.

At the Pittsburg meeting of the Private School Managers' Association a committee was appointed on "Tuition and Business Statistics." The report made by this committee at Indianapolis was received with much interest and was considered so important that it was ordered printed and distributed broadcast at the expense of the association.

You, Brother School Manager, have doubtless received a copy of this report and appreciate the business suggestions it contains. You also appreciate the care with which the information was arranged and the excellent manner in which it was printed. Valuable as the report is, it was seen that it would be of much greater value if additional and more general statistics could be procured. With this in view, the comittee was continued for another year and has already sent out a list of questions upon which to base its report at Louisville.

The next report will benefit us just in proportion to our cooperation with the committee. Statistics are earnestly desired from all school managers everywhere, whether in or out of the association. If you have not already returned the list of questions sent you, let me urge you to do so at once. The information will be helpful to all alike. The committee ought to have statistics from a thousand schools. If this can be accomplished, the Louisville report will be the most valuable document ever placed in our hands.

If you have not the information necessary to answer the questions asked by the committee off-hand, dig it up. It will pay you in the light it turns on your own business, aside from the value of the report.

Nothing can interest us more than tuition rates. The object of the committee is to gather information to be used in determining an equitable tuition charge, under varying conditions, based upon the cost of the services rendered.

The committee is composed of gentlemen in whose motives and ability we all have the utmost confidence. They are working earnestly and unselfishly in our interest. Let's cooperate with them.

W. B. Elliott, President,
Private School Managers' Association.

Mr. H. G. Schuck, whose portrait appears above, was born a Hoosier. December 6 1875. He started to school when but five years of age, attending six months each year until 13 years old, after which he assisted his father on the farm nine months each year, attending school during the three winter months. At 17 he bebegan working for another farmer nine months each year until he was of age, living at home and attending school during the remaining months of the year.

During the four years employed by this farmer he saved $500, $400 of which he gave to his parents and on $100 he completed a course in the commercial department of the Indianapolis Business University, paying cash for his tuition, books and stationery, and working for his other expenses. Upon completing his course he secured a position with the Stoddard Mfg. Co., Dayton, O., remaining three years, during the evenings of which time he practiced penmanship and took a course in elocution.

Resigning his position he took a special course in English in Schauck's School of English, Dayton. In September 1900 he entered the Zanerian and completed the professional course in June the following year. July 1, 1901, he took charge of the commercial and penmanship departments of the Ft. Smith, Ark., Commercial College. At the end of three years he resigned to accept a position with the Great Western and Normal Business College, Webb City, Mo., where he remained one and one-half years. The school failed financially, leaving him in the hole to the tune of $300. But in old Missouri he met Miss Grace Goodrum, the Belle of the West, (which he has a right to believe), who became Mrs. H. G. Schuck, August 16, 1905. The same month he took charge of the penmanship and one of the commercial departments of the Rider, Moore & Stewart Schools, Trenton, N. J., remaining one year, after which he accepted his present position with the Fitchburg, Mass., Business College.

He is an enthusiastic teacher and a fine penman, too. He insists upon pupils acquiring a good handwriting, to develop accuracy and rapidity in arithmetic and other subjects. He is a strong advocate of honesty and truth, and vigorously presses these with other virtues upon the minds and hearts of his students. As a consequence, he gets next to students, good and bad, and inspires them to greater effort and higher manhood.

Mr. Schuck is below the average in size but away above the average in energy and pluck, perseverance, ability and morals. We have known him personally and professionally for nearly a decade and each year our stock in him goes a little bit higher.

Mrs. H. G. Schuck, whose handsome features are shown above, is of English parentage, having been born July 26, 1886, on a farm near Lamar, Mo., (and this, too, will be remembered was the birth-place of Mr. J. F. Briley who passed through the Zanerian to New York City and success, but who some ten years ago was claimed by the white plague, and is now an engrosser on High). After completing the public school part of her education she devoted three years to the study of music and elocution in Lamar College. After graduating she taught elocution two years in the Western Normal School, of Webb City, Mo. She is ambitious to be one of the most highly accomplished in her line. During spare time in the past four years she has been giving private lessons in music and elocution, and at the same time studying under one of the finest musicians in Boston.

There is a young penman in the home of Mr. and Mrs. Schuck by the name of Anthony Goodrum, who was two years old January 17th. That the boy and his mother are good lookers is evidenced by the fact that they won a prize given by the Boston Post for the most beautiful photograph of mother and child, three thousand contestants having taken part. And the above photo we dare say speaks for itself and but confirms the judgment of the voters mentioned.

The publishers of the BUSINESS EDUCATOR are doing their best to improve the journal by acting upon valuable suggestions received from a number of its faithful and progressive supporters. We are always open to conviction through suggestion and criticism, so be free to write at any time you think of something worth while for us to know, looking, if need be, a year or two ahead.

BUSINESS COLLEGE DAY.

Business College Day is to be a distinctive feature of the beautiful Alaska-Yukon Pacific Exposition which will open its doors to the public June 1st, at Seattle, Wash.

August 7 has been selected for the event. No special feature day of the fair is attracting more attention in the great Northwest. The management of the exposition appreciating the importance of commercial training is doing much to give this special day prominence.

The immediate responsibilities for the occasion have been placed upon the local schools and these have taken hold of the task with a good will and a determination to succeed. At a meeting of the school managers it was decided to make the day one of more than local interest.

An effort is made to secure several speakers of national fame and it is fondly hoped that an informal convention of the commercial school men of the United States and Canada might be brought about.

Practically every commercial teacher expects to visit the fair some time during the summer. Why not do so early in August and at the same time meet those in sympathy with his work.

We hope that we will have the program ready for publication in the July number of the various school magazines. Any commercial teacher desiring special information pertaining to the meeting, or to the fair will be cheerfully supplied.

E. W. GOLD.
Seattle Commercial School, Seattle, Wn.

LOUISVILLE MEETING OF THE FEDERATION

The General Executive Committee of the National Commercial Teachers' Federation met at the Galt House, Louisville, Ky., April 10th, 1909. Present: Enos Spencer, Chairman, Jerome B. Howard, J. D. Bruner, H. O. Keesling and J. T. Gaines of the Committee, and M. H. Lockyear, President of the Federation. In the absence of the General Secretary, F. M. Van Antwerp was appointed to act as Secretary for this meeting.

Although a little early for definite action, the program for the December Convention was outlined and all preliminary arrangements were made for the meeting. The Galt House, that grand old Southern hostelry that has been the scene of so many historic incidents in by-gone days, was selected as Federation headquarters. All the meetings of the Federation and sections will be held under the hotel roof, and the members whose good fortune it will be to be present will mingle together for three days as one big, happy family, surrounded by the comforts and air of hospitality that can be found in no other hotel in the country. Rates for rooms without bath, $1.00 and up, with bath, $2.00 and up; special rates for parties of four occupying one large room. Reservations can be made at any time through the Chairman of the Executive Committee.

Publishers and others desiring to make exhibits will rent rooms or space for exhibition purposes from the hotel company and all arrangements for exhibit space should be made with the hotel company.

The Committee voted unanimously to issue a neat, attractive program containing no advertising.

The Convention will open on Monday evening, December 27th, with an informal reception and registration of members and continue through the 28, 29 and 30, closing with a grand Old Kentucky Dinner on the evening of the 30. The Old Kentucky Dinner will be the most unique and magnificent affair in the banquet line that the Federation has ever seen and it will be free to the members. The Federation will on that evening be the guests of the commercial teachers of Louisville and New Albany and partake of their hospitality.

The commercial teachers of Louisville and New Albany gave reception, and dinner to the Executive Committee on the evening of April 10, at which about forty teachers were present. Federation enthusiasm was at a high ebb. The total members of the profession propose to leave no stone unturned to make the 1909 convention of the N. C. T. F. the greatest convention ever held, and if the good-fellowship and hospitality manifest at the dinner given the Executive Committee is a sample of what they are going to do for the Federation, it can be truthfully said that any commercial teacher in America who misses the 1909 convention will miss a rare treat that comes only once in a lifetime.

Begin right now making your plans to spend three days and four nights in Louisville next December. They will be three of the happiest and most profitable days you have ever spent and at the end of the fourth night you will be so charmed with Southern hospitality that you will never want to leave Louisville and the old Kentucky home.

Schedule of Meetings.

MONDAY, DECEMBER 27, 1909.

8:00 P. M. Informal reception and registration of members.

TUESDAY, DECEMBER 28, 1909.

8:00 A. M. to 10:00 A. M. Meeting of Advisory Council. 10:00 to 12:00. Meeting of General Federation. Address of welcome by Mayor and Governor—Response—President's address—Report of General Secretary—Report of Treasurer—Report of Committees Appointment of Committees.

2:00 P. M. Meeting of Sections.

8:00 P. M. General Federation. Three papers.

WEDNESDAY, DECEMBER 29, 1909.

9:00 to 12:00. Meeting of Sections.

2:00 P. M. General Federation. Three papers—Selection of place of meeting—Election of officers. Evening for Theatres and visiting.

THURSDAY, DECEMBER 30, 1909.

9:00 to 12:00. General Federation. Four papers

1:30 P. M. Meeting of Sections. Election of officers.

6:00 P. M. Old Kentucky Dinner. Grand Finale.

Commercial teachers of Louisville banqueting and conferring together for the purpose of perfecting plans for the entertainment of the National Commercial Teachers' Federation next holiday time. Whooper! Won't we have a fine old time? It is not too early for *you* to begin to plan to be there if it is not too soon for these good people to begin to prepare for our coming.

WHAT DOES A BUSINESS MAN EXPECT OF A STENOGRAPHER?

PAPER READ AT E. C. T. A. BY A. W. HOLMES, BAIRD-NORTH CO., PROVIDENCE, R. I.

Usually many things he doesn't get.

In five years I have hired and fired approximately two hundred stenographers—near stenographers and just the plain mercerized imitations.

Out of the lot we have found just five real stenographers. We haven't lost one of the five. Four are still working with us, and the President of our company married the other.

The percentage of real live wires is so small that their value is equal to that of Government Bonds.

To begin at the beginning.

I need a stenographer. I advertise for one or telephone to a school or to a typewriter agency.

Several applicants call for inspection.

Not one in ten knows how to apply for a position. It is almost as important to teach your students how to apply for a position as it is to prepare them for one.

Last fall a girl, twenty-four years old, applied for a position with us. I asked her if she was a high school girl, and she said "Yes." I said, "Did you graduate?" Said she, "Naw, I was tooken sick and had ter cut it out."

My catechism is about as follows:

Name, Age, Experience.

Are you a high school graduate? Where did you learn stenography? What system of shorthand? What speed? What machine? What speed? Are you a *touch* operator? If the answer to the last question is "no" it's all off.

It's a *crime* not to teach touch typewriting.

Finally, I select a girl whose dresses are a little more than knee deep, whose hair is not in a braid down her back, who operates by touch, and whose face and conversation seem to indicate human intelligence.

I will eliminate the experienced girl because she has little interest for you. As I understand my commission, you want criticisms that may suggest ways of making your product more efficient.

We have three classes of work for your girls: labels or addresses, graphophones—ordinary correspondence work from dictation.

Our label makers must be good operators of the typewriter, and they must be able to read writing that oftentimes is miserable. They must exercise considerable judgment. Above all, they must be careful. At this work a girl can save more than she can earn.

It costs 6c in postage to mail one of our catalogs. If the address is incorrect, we must send 6c to forward or return the catalog, and at a cost of 2c. At 8c for each error, it doesn't take long to lose a dollar, and the loss, if it be packages of merchandise sent wrong, is even greater.

Let me give you a few samples of the errors that we find in addresses:

Fort Worth	written	"Fort North."
Santa Rosa	"	"Sawta Kosa."
Alden	"	"Oltew."
Utica	"	"Victa."
Bath	"	"Both."
Milwaukee	"	"Wilmoukie.;'
Unity	"	"Mity."

To correct this fault, I suggest that you encourage your girls to read more—solid stuff, not silly novels.

Almost without exception, a girl fresh from school cannot do a day's work. It has never been required of her, and she seems to feel that it is all a joke anyway. She talks a lot,

loafs a lot, thinks she is doing us a favor, thinks she is worth a lot of money. And, moreover, the school proprietor thinks the same.

Teach your girls to be more careful—to realize the importance of their work—to be interested in it—to see that the interests of employer and employee are identical.

Teach her to cut out the gabfest and concentrate on her work. Can't you give her two or three weeks of real work—at least eight hours a day and six days a week?

Won't you please discourage that careless, indifferent, don't-give-a-damn air?

The Graphophone.

The graphophone work requires a good typewriter operator, hearing that is unimpaired, and a thorough knowledge of English and punctuation. In order to punctuate well, she must carefully follow the voice inflections of the dictator.

The girls object strenuously to the graphophone because, through their use they lose their shorthand speed. It's mighty refreshing to hear a girl say, "I'll try it" and then get right down to business.

Through the shorthand feature you are able to lengthen your course, and somehow you drill it into the dear girls' heads that they are done an injustice if they are not given dictation.

Won't you please tell your girls and boys that you are not training them to write shorthand, nor to operate a machine, but to *earn a living*. Tell them to do anything they are told to do even if it's catching flies.

Again, you must have your school rules about letter forms, etc., etc., but just before a girl leaves you for a position, tell her it was only a joke—tell her to ask the boss *just* how he wants *his* work done. Tell her she has only one end to work for—to please the man for whom she is working.

The Correspondence.

The important part of a stenographer's equipment is the shorthand, for without that she isn't a stenographer.

First, she should be taught to write shorthand accurately. If you will put more hard licks into securing accuracy and less into speed, you will be getting nearer to the desired result. Speed without accuracy is a snare and a delusion. A child's scribble is just as useful as shorthand that cannot be deciphered.

Insist upon accuracy, and don't fail to tell your students to say "whoa" when the dictator is getting hopelessly ahead of them. I don't mind being interrupted—I'm used to it, but to receive a letter with a few phrases, or a short sentence or two omitted, is damnable; then to add to the temperature, to have the fair one say, "That is what you said." Tell your girls never to say "That is what you said." It may be true, but it isn't diplomatic.

My advise then is, secure accuracy at any cost, then devote whatever time you can to speed—it's of secondary importance.

Next comes operating the machine. Accuracy again comes first, speed second, stick-to-itiveness third. The stenographer fresh from school accomplishes little because she cannot apply herself steadily to her work. She's as intermittent as a dog with fleas.

Now if our stenographer is to be worth while, she must spell well—it consists in knowing whether you know or not—being sure.

Oftentimes a girl isn't sure of her spelling, and moreover, she's too lazy to refer to the dictionary.

It's up to you to see to it that your students acquire the dictionary habit. I recommend that you include a dictionary in each shorthand outfit, and that you conduct a class for the study of words. Give it the dignity of a

regular daily recitation of at least 15 or 20 minutes. Prepare a carefully selected list of from 300 to 500 common, useful, pregnant words—words of many synonyms, and assign say ten to a lesson, more would be too many.

I believe that the daily study of words, and the careful comparison of the values and uses of their synonyms and antonyms would be of great benefit to your shorthand students. I believe it would induce the dictionary habit, first, by proving its undoubted value, and second, by impressing upon them the fact that a reference to the dictionary is easily and quickly made.

Our friend, the stenographer, must have a thorough knowledge of English and she must know how to punctuate. Punctuation is only made possible by carefully following the sense of the words—*the meaning to be conveyed* as voiced by the dictator.

Correct punctuation is not a matter of opinion. It is that use of commas, periods, etc., that enables the reader to grasp the *exact* meaning of the dictator.

Poor spelling is not uncommon; poor punctuation and poor judgment in paragraphing is very common. You don't pay enough attention to the paragraphs.

A stenographer should be taught penmanship as surely as a student of the commercial department. A great many stenographers are miserable writers.

I have seven card files of information in my desk that require attention daily, weekly, monthly and yearly, as the case may be. Without leaving my chair I can tell who has been late or absent, how many times, and how long. I can tell who among our manufacturers sell to jobbers and who to retailers, their terms and their evident business policy. I can tell the nature and amount of our supplies and their cost; the number of customers in each state, and how much money they have sent us, etc., etc. I expect my stenographer to keep these records up to date.

It is necessary that she write well, because I am particular on that point.

Each day about five o'clock a list of items that have been ordered by our customers and that are out of stock, is placed upon my desk. If I am away I expect my stenographer to order the necessary items with accuracy and judgment. Let me repeat, with accuracy and judgment.

I usually have a formidable array of pencils on my desk; those with sharp points are here, the dull ones there. I expect my stenographer to keep them sharp, and only a few girls know how to sharpen a pencil.

My desk is always in orderly disorder; I expect my stenographer to keep it clean and supplied with fresh blotters.[5] Moreover, she isn't expected to disturb *one* thing.

I never dictate a letter that my stenographer is able to answer. I go through my correspondence and say, "Tell this fellow 'no' in a diplomatic way. Tell that one 'We are not interested' and to the waste basket, etc."

Such letters as I dictate, I want returned just as I dictate them, with enclosures if any—everything complete.

I am interrupted often while dictating. I don't mind it, but I want my stenographer alert to give me the last word, not a whole paragraph, as soon as I am ready to proceed. That's just wherein the average stenographer is a lemon. She isn't alert, she dreams and drifts and after I have gotten back to my work—after I have dictated a sentence or so, she comes to with, "What did you say? Were you talking to me?" The greatest natural asset of a stenographer is what I call nimble-mindedness.

The average school proprietor, I believe, is afraid of his students. He doesn't call them down for fear of offending them.

It's refreshing to have a stenographer anticipate one's wants—to ask if she can't do so and so for you—to accept the responsibility of added detail.

Can you not contrive somehow to increase their capacity for detail?

I always intend to plan my work so that my stenographer can complete her work before closing time, but if I fail, I want her to stay right with it until completed if it means a half hour overtime.

It's a pleasure to have a stenographer ask if there is anything she can do before she leaves at night.

With us a stenographer's greatest advancement lies in her ability to become a correspondent—to dictate real live letters.

The call for efficient helpers is fast increasing, and thoughtful men realize that efficiency depends upon careful, scientific training.

You who manufacture stenographers must progress, because the more business men get in a stenographer, the more they will require, and rightly so.

Strive to teach your pupils the necessity of adaptation, and application. Strive to develop in each a more forceful and positive personality—only positive people have executive ability. Strive to develop their energy, their caution, their common sense.

Impress upon them the importance of treating business as confidential—that loyalty is as great a virtue as honesty.

Listen—loyalty is a great word, and a greater quality.

When this subject was assigned me, I requested four of our heads of departments to write me a letter stating what they expected of a stenographer. I will read a few extracts from those letters.

Just one sentence from No. 1:

"Above all, she should be conscientious in the performance of her work." That's loyalty.

Just two paragraphs from No. 2:

"I believe that the *first requisite* of a good stenographer is that she keep absolutely to herself everything connected with the correspondence of the firm which gives her employment." Loyalty again.

"A stenographer must concentrate on the subject in hand: her work must not be done mechanically."

Concentration. Another great word—another great quality. If you can develop concentration you are a genius—truly worthy of standing at a teacher's sacred desk.

Writes No. 3:

"A stenographer, owing to the nature of her position, often becomes possessor of private affairs that are not for public ears, and her ability to keep her knowledge from others should be closely watched at first. No business man wants to feel that his affairs are public property." He expects loyalty.

Two paragraphs from No. 4:

"A stenographer to be really valuable should be able to answer any questions arising in the department in which she is employed. She should be neat, business-like, careful, and willing to do whatever work is required of her, instead of feeling that her work must be wholly on correspondence. Stenographers who stick to dictation and machine work only, soon become machines themselves and very seldom become valuable."

"*Above all*, a stenographer should realize that things written and talked about during business hours are to forgotten when she leaves the office." Once more loyalty.

I have read these extracts to show you that not one of the four failed to emphasize LOYALTY.

I also requested two of our capable stenographers to write me a letter telling me what a business man should *not* expect of a stenographer. These letters were very interesting. From No. 1 I will give you simply the last paragraph, in which she states what a stenographer should be:

"She should be quiet and courteous; must not be meddlesome; should not talk outside regarding the business, and in order to produce the best results, she should be interested in her work."

The paper from No. 2 is headed, "Don't for the Business Man", and they are so pithy and apropos that I will read the list:

1. Don't expect your stenographer to be a mind reader — the Age of Wisdom has not come.

2. Don't expect her to never make mistakes — only Angels are exempt from mistakes.

3. Don't forget that she is *not a machine*, and also that the Perpetual Motion theory hasn't worked out yet.

4. Don't expect her not to leave you if she gets a better position.

5. Don't expect that she is going to show an interest in the business unless you give her an encouraging word once in a while. All women like appreciation, and you don't need to be afraid she will get a swelled head if you cease handing out the lemons and pass her a lump of sugar as an antidote once in a while.

6. Don't bully her; don't blow smoke in her hair; don't swear at her, don't make love to her and last, but not *least*, don't forget that she is HUMAN.

Teach your pupils that advancement is the result of purpose — of determined and continuous effort — free passes are not issued over the road to success.

In your President's address this afternoon, he said, "Man is made by God, and by himself." No truer saying was ever uttered. Man must be his own architect. The old saying that "Opportunity knocks once at every man's door" is the merest tommy rot. Opportunity never knocked at anybody's door, and never will. In fact, it is necessary for a man to break down opportunity's door by hard work, stamina, character, and unrelenting determination.

Hubbard says, "When in doubt mind your own business." Include that in your preachments on business ethics.

You do wrong if you don't give your students suggestions on the why, what and how, of applying for a position. Have a page of printed rules or suggestions on this subject, and give each graduate a copy.

Again, you do wrong if you fail to give your students talks on how to keep a position after one has been secured. Moreover, a page of suggestions for future reference on how to hold a position.

I'm a great believer in printed instructions, and by exchanging ideas with a dozen schools, you would soon be able to compile a very valuable lot of suggestions.

To sum it all up, a business man expects a stenographer to be punctual, polite, and pleasant; to be accurate, alert, and ambitious; to be earnest, energetic, and efficient: to be reliable, and *absolutely loyal*.

Mrs. Laura C. Niswander, whose portrait appears herewith, is a native of the Wolverine state, her maiden name being Coates. While yet an infant her parents moved to Ohio where she lived until about five years ago. She attended the public schools of Wauseon O., and later studied Music and Elocution in the Wauseon Normal, graduating from the Elocution Department. After taking a Post-graduate course in Phelps' School of Oratory she was employed in the Wauseon Normal as a teacher of Elocution. One of the Business teachers of the institution was J. M. Niswander. Mrs. Niswander about this time concluded that Commercial teaching was more to her liking so she begun its study after her marriage to Mr. Niswander.

Always on the alert to improve her mind, she has graduated from the following schools since finishing her Elocution, viz: Fayette Normal University, Commercial Shorthand and Scientific courses; Shorthand, Tri State Business College, Toledo. Ohio; Classic and Law courses, Central Normal College, Danville, Ind.

She has taught in public Schools of Ohio, Wauseon Normal, Fayette Normal University, Tri-State Business College, North Manchester (Ind.) College, Central Normal College.

She is at present Principal of the Shorthand Department of the last named institution. She teaches all Commercial branches but Penmanship, but likes to teach Bookkeeping and Commercial Law best.

Mrs. Niswander is the mother of a daughter seven years old who has already announced her intention of following in the footsteps of her father and mother by becoming a teacher, and of course a commercial one.

Mrs. N. takes great interest in Lodge work. She is a Past Worthy Matron of the Order Eastern Star, and a Past Grand at the Rebekahs.

She is a member of the M. E. church and a teacher in its Sunday School.

Mrs. Niswander, it will be recalled, created more than usual interest at the N. C. T. A. at Indianapolis, last holiday time.

Our readers will now have the opportunity of following her in these columns in a series of articles on commercial law, her services having been engaged for the coming year.

NEWS NOTES AND NOTICES

Prof. W. M. Bryant, for several years in charge of the School of Commerce of the State University of North Dakota, has bought Brown's Business College, Lincoln, Neb., and will take charge of it in time to put through the campaign for the fall business. Mr. J. W. Roblfing, a recent graduate of the Gem City Business College, Quincy, Ill., will be one of the instructors under the new management.

H. G. Staton, last year with the Ely, Minn., High School, will be an assistant commercial teacher next year in the State School of Science, Wahpeton, N. Dak., where Mr. E. O. Prather, who went there last September at a good salary, has been re-elected at an increase of 66 2-3 per cent.

Miss Annette M. Page, who now has charge of the shorthand department of the Parsons, Kan., Business College, will have similar work with the Lincoln, Neb., Business College next year.

Mr. Lester Tjossem, a graduate of Highland Park College, Des Moines, who is now with the Cortland, N. Y., Business Institute, has signed a contract for three years to teach at Highland Park College.

Miss Harriet C. Eaton, of the Northampton Commercial College, has been elected commercial teacher in the Islet, N. Y., High School.

Mr. R. Haubrich, principal of the Neillsville, Wis., Business College, has purchased the school.

Mr. J. A. Lakness, of Earlham, Iowa, is to be an assistant commercial teacher next year in Link's Modern Business College, Boise, Idaho.

E. G. Miller, now supervisor of penmanship in the Mt. Vernon, Ohio, public schools, is a recent addition to the staff of Zaner and Bloser, Columbus.

A. M. Wonnell, of Norwalk, Ohio, formerly with Ferris Institute, Big Rapids, Mich., and one of the most brilliant graduates of the Zanerian College, is a new addition to the staff of his Alma Mater.

A. H. Delano, now head of the commercial work of the Arlington, Mass., High School, is to be next year principal of a new commercial school organized by the Boston Y. M. C. A. for day work.

Miss Carolyn Hankinson, of Richmond, Ind., is a new teacher of shorthand in the Portland, Ore., Business College.

Alice Wells, formerly with the Euclid School, Brooklyn, N. Y., will have charge of the shorthand department of the Troy, N. Y., Business College next year.

Miss Clara M. Townsend, for some years shorthand teacher in the Oshkosh, Wis., High School, will teach shorthand oext year in the State Normal School at Salem, Mass.

Ray O. Hall, a graduate of the Northampton, Mass., Commercial College, will sail this summer for Constantinople, where he goes on a three-year contract as an assistant commercial teacher in Robert College.

W. J. McDonald, of Burdett College, Boston, is the newly-elected commercial teacher in the State College of Washington, Pullman, Wash.

O. W. Rister, recently of the Atchison, Kan., Business College, has accepted a position with the Riverside, Calif., Business College.

H. T. Jett, of Greenville, Ill., College, will have charge of commercial work in the Western Military Academy, Upper Alton, Ill., during next year.

H. E. Newton, of Highland Park College, Des Moines, goes to the Mountain City Business College, Chattanooga, Tenn., as a new commercial teacher, beginning in September.

This month J. M. Pierce, who recently has been with the National Business College, Roanoke, Va., will join the staff of Goldey College, Wilmington, Del.

Miss Irene Curry is a new teacher in the Faribault, Minn., Business and Normal College.

A. E. Spalding, for some years commercial teacher in the Central High School, Hancock, Mich., has accepted a similar position in the Houghton, Mich., High School.

Logan Guffy, of Bowling Green, Ky., is a new commercial teacher in the Joplin, Mo., Business College.

E. I. Fish, who has been with the Rider-Moore & Stewart Schools, Trenton, N. J., this year, recently changed his position and is now advertising man for the Practical Education Institute, of Philadelphia.

B. I. Van Gilder, recently with Valparaiso, Ind., University, is the new shorthand teacher in the West Virginia Business College, Clarksburg, W. Va.

H. G. W. Braithwaite, who for some time has been principal of the Ottawa, Ont., Business College, has bought that school.

W. W. Petrie, who for nearly eight years was in charge of the shorthand work of the Beverly, Mass., High School, recently accepted a position as head of the commercial department of the Hyde Park, Mass., High School.

J. G. Burridge, of the Summit, N. J., High School, will be a new addition to the staff of commercial teachers in the New York City High Schools, beginning in September.

INTERESTING NEWS ITEMS

The second best contestant for the "Eagan Cup" at the E. T. C. A., Mr. Willard B. Bottome, New York City, was at one time a pupil of Mr. Samuel E. Large, now of the Steward-Large Business Institute, Trenton, N. J.

Mr. J. A. Knotts, who for two years has been with the Atchison, Kans., Business College, resigned his position to go on the road this summer for the Hausam School of Correspondence, Hutchinson, Kans., he being the secretary and treasurer.

Mr. H. A. Roush, who has been with the Drake College, Jersey City, N. J., the past year, is now connected with the Long Island Business College, Brooklyn, N. Y. Mr. Roush is a fine penman and enthusiastic teacher, as well as a hustler.

W. S. Pritchett, who for a number of years past has been dean of the commercial department of Campbell College, Holton, Kans., severed his connection with that institution on April 2nd and has gone to Idaho Falls, Idaho, where he has a farm of eighty acres, and to which he will devote his attention. Mr. Pritchett has been favoring THE BUSINESS EDUCATOR with many subscriptions from year to year and it is but natural that our best wishes go with him to his new field of work.

Mr. Hervey G. Ellis has been selected to fill the position formedly occupied by Mr. Pritchett and, judging from the subscriptions we have already received from Mr. Ellis, he does not intend that THE BUSINESS EDUCATOR shall lose its foothold in Campbell College.

Mr. J. A. Stryker, a recent Zanerian graduate, now has charge of the penmanship in the State Normal School at Kearney, Nebr. Mr. Stryker is a hustler from the word go and possesses more than the average skill as well. We predict for him success.

Ralph O. Wiggins, who recently had charge of the commercial work in the Chappaqua Mountam Institute, Chappaqua, N. Y., has accepted a position as commercial teacher in the Lyndon Institute, Lyndonville, Vt.

Mr. F. P. Sullivan of New York City, who has spent the past two years in Columbus attending the Zanerian part of the time and being employed the other part to write on Records in the Secretary of State's office, has been elected supervisor of writing in the public schools of Ashtabula, O. Mr. Sullivan has prepared thoroughly as a supervisor and is an enthusiastic teacher, and will, we are sure, meet with success.

Mr. E. A Stiles, who has been at the Zanerian for some time has secured a position as policy engrosser in the Home Life Insurance Co., New York City. Mr. Stiles has acquired a high degree of skill in engrossing script, and is sure to make good.

Mr. John O. Peterson, who has been at the Zanerian some time, has been elected supervisor of writing in the public schools of Tacoma, Wash. Mr. Peterson is a young man of much more than ordinary ability and character, and we therefore predict for him an enviable success in he Great Northwest.

Mr. T. Courtney of Grand Rapids, Mich., with whom many of our readers are acquainted, having given a series of lessons in ornamental penmanship in this journal a couple of years ago, has engaged with the Ogden, Utah, Business College, L. A. Martin, president. Mr. Courtney is one of our most skillful penman and successful teachers, and we predict for him success in the progressive west.

The Tri State Business University at the head of which is C. H. Melchior, who has been in the harness for thirty-five years, has just moved into very capacious quarters in the Calvin Building, Toledo, Ohio. The University occupies 18000 square feet of floor surface and gives the following courses: Bookkeeping, Civil Service, Elocution, Mechanical Drawing, Shorthand and Telegraphy.

Mr. H. L. Darner who has been teaching in the Zanerian the past three years and assisting in the office of the B. E. leaves to take charge of the Falls City, Nebr. Business College, heretofore conducted by Mr. J. C. Leister, who goes into other business. Mr. Darner is a young man of unusual ability and character and deserves success. We most heartily congratulate the people of Falls City and vicinity for securing his services and citizenship. He will give them a high grade school and conscientious service, and they will do well in turn to give him a liberal patronage.

The subject of this sketch, Chas. F. Zulauf, a "Michigander," was born Nov. 15, 1883, on a farm near Ubley, Huron, Co. Although living more than two miles from the nearest school house, graduated from the common school districts at an early age. After completing his work in the district school, his parents moved to the village of Ubly, where he entered the high school. After completing the desired course here, he passed the county teachers' examination, and began work as a teacher in the rural districts, being only seventeen years of age. He eventually became one of the foremost teachers and educators of his county.

Finally, realizing that there was a wider field in education, he decided to take a business course, and in consequence entered that popular and well known educational institution, the Ferris Institute, Big Rapids, Mich. After 8½ months' careful, conscientious work, he finished the commercial course with high standings. While a student in this school, he also did tutoring in penmanship for Mr. A. M. Wonnell, who was then the penman in the Institute. He also had charge of night school four months in this institution. About one week after leaving the Ferris Institute, he secured a position as commercial teacher in the Mt. Clemens, Mich., High School.

The following fall he was engaged as commercial teacher in the Staten Island Business College, New York City, where he taught successfully until near the end of the following April, having then decided to take a course in professional business writing in the Zanerian College. After three months' work, he secured his certificate in business writing. He says that this training has helped him considerably as a commercial teacher and as teacher in writing.

Last August he engaged with the Commercial Institute, Scranton, Pa., as a teacher of penmanship and other commercial branches. So successfully and satisfactorily has his work been in this college that he was recently re-engaged for another year, at an increase in salary; besides, with the confidence and great determination to make good he purchased an interest in the college. The school is practically in its first year, and evidently Mr. Zulauf is promoting his best interests for the uplifting and advancement of the institution so that it may become one of the leading commercial schools.

Mr. Zulauf is an active and interested member of the Grace Evangelical Lutheran church, having charge of a Bible class in Sunday School in his respective church

CATALOGS CIRCULARS

J. A. Lyons & Co., successors of Powers & Lyons, Chicago and New York recently issued a little booklet of 32 pages giving a list of their publications which now number a good many. This firm, due to the level headedness of Mr. Lyons, has gradually increased its business from year to year and pushed to the front, until today it is recognized as one of the largest publishing houses of commercial texts.

The Practical Education Institute, Philadelphia, Pa. publishes an excellent little periodical entitled, the Practical World, in the interests of that institution as well as of business education. Volume 1, No. 1 impresses us most favorable indeed. We wish it the success, the brain and the enterprise its publishers merit.

The Rochester, N. Y., Business Institute, is putting out a splendidly written and printed catalogue, entitled "Summer School Bulletin," in the interests of its Normal Course for commercial teachers. The summer term opens July 6th and closes August 13th. They have a fine faculty lined up for active service, and fortunate are those who may be in a position to avail themselves of the high grade instructions offered in practically all of the commercial subjects. If interested you should write without delay for their "Summer School Bulletin".

The South Western Publishing Co., Knoxville, Tenn., publishers of "Twentieth Century Bookkeeping" are giving to their patrons a most attractive five-foot tape line convenient for the pocket. It is one of the most attractive, practical and valuable novelties of the kind we have ever had the pleasure of receiving.

An especially commendable product of the students of the typewriting department of the Kansas City Commercial High School, Kansas City, Kans., is hereby acknowledged. The contents from a literary as well as from a typewriting stand point are especially high grade and commendable, indicating that the instructions received by these pupils is right up-to-date.

The Lockwood-Stoltz Art School, Kalamazoo, Mich., is putting out a fine piece of advertising labeled 'Catalogue B." Mr. G. H. Lockwood, the art instructor, is probably the leading teacher of practical art, such as designing, illustrating and cartooning, of the present day, and this catalogue bears evidence of the fact that he secures practical results on the part of his pupils. The printing, binding and illustrations are all thoroughly artistic and reveal a sense of color quite in keeping with the knowledge of designing; which cannot be said of all who teach designing and printing.

The Beacon, published by the Indiana Business College, Indianapolis, is the title of an unusually attractive illustrated school journal of eight pages. It contains a large number of portraits of former students, as well as the portraits of the managers of its various schools.

If you want to know the difference between the Ideal and Fake School you ought to secure a copy of the paper read before the Western Commercial School Managers' Association, held in Kansas City, Mo., November 27-28, of last year. It can be secured by addressing Prof. A. F. Gates (Harvey,) Waterloo, Ia., who presented it at that time and has since published it.

"Questioned Handwriting and Forgery" is the title of a little booklet from our near-genius friend, Mr. W. E. Dennis, of Brooklyn, N. Y. Dennis knows the hooks and crooks, the ins and outs of writing as few men know it. Being one of the most skillful penmen in the world he knows some of the skill required by a forger.

The Administrative Board of Extension Teaching of Teachers' College, Columbia University, New York City, is offering a course in Isaac Pitman stenography beginning next fall. Mr. Frederick R Beygrau, instructor of shorthand at the Christian Association of Columbia University and Barnard College, has been appointed teacher. As stated in a recent issue of this Journal, the course in stenography at Earl Hall, Columbia University, has been so successful that it has been added to the regular curriculum of Extension Teaching at Columbia,

On the Business Training Track

By ION E. DWYER,

Professor of Commerce,

ROBERT COLLEGE, CONSTANTINOPLE.

Men with capital are constantly looking for places to invest it where the capital will be safe and the dividends good. Would *you* like to make a safe and highly profitable investment? It is possible for almost any reader of this Magazine to do so. The field for such an investment is that of *shorthand*. There is no branch of business preparation which offers such excellent opportunities for rapid advancement as this one.

In the first place the study of the subject makes the brain active and alert. But by far the greatest advantage is that it brings the stenographer into close contact with the best man in the concern.

Such a large amount of business is now done by correspondence that all phases of the business are being constantly poured into the stenographer's ears. If the stenographer is of the right sort, much of this information will be stored away in the brain to be used as needed. The result of a few years of intelligent work of this kind is that the stenographer knows more about the policy and details of the business than any other member of the office force. As the business grows the proprietor will need some one upon whose shoulders he can put some of the minor business matters, and naturally the stenographer is chosen because of his intimate knowledge of the affairs. Thus more and more is given over until he who started as a stenographer, becomes confidential clerk with even more substantial promotion ahead.

Did you ever feel the charm of a strong personality as you listened to his words? Of a certain man it was recently said: "It would be a liberal education to live in that man's home." The managers of industrial enterprises are men with personalities who are an inspiration to those associated with them and to their stenographic work would give a large outlook on commercial and kindred subjects. Such an atmosphere is conducive to growth for any young person.

Commercial positions are not now the only ones for this kind of work as a private secretary is now indispensable to many clergymen, lawyers, legislators, investigators, travelers, literary people, etc. The mere mention of this matter ought to be enough to fire the imagination of the ambitious. The mere doing such work would be an education in itself.

The investment of some time and a little money in a good shorthand course makes such a return easily possible for the young person who is willing to qualify himself for such work.

The qualifications for such a position must include, besides a proficiency in shorthand and typewriting, accuracy in spelling, punctuation, composition—in short, a good command of business English which is just as important as a knowledge of shorthand. This one thing (deficiency in English) has kept many a young person, otherwise well qualified, in the background. With the day and evening schools, free and otherwise, there is little excuse for inefficiency. One should have at least the equivalent of a high school education—the the broader the education the better the grasp of the larger affairs to which such a position leads.

The courts, the State and National civil service as well as the various business concerns are needing young men in larger numbers year after year, yet the civil service roster from which appointments are made is almost always empty and business men constantly asking for *well qualified* help. Strange to say that, in spite of this demand, the supply is inefficient. The young ladies have shown more ambition and better judgment, in this matter, than the young men. It is time for the young men to wake up.

One firm, which finds employment for thousands of young people each year, says that they have four times as many calls for young men stenographers than they can fill. "There is not a city in the land today," they assert, "where a young man who is a competent stenographer and typewriter operator cannot secure a position for the asking."

Some years ago the writer was confronted with the assertion that the profession was overcrowded, therefore a waste of time to take a shorthand course. To refute this false assertion, I undertook to get a list of the unemployed, competent stenographers in a given city of fair size, but *I was unable to find even one*.

The following testimony, which I find in a pamphlet entitled "A Stepping Stone to Success," is from men in prominent positions who have proven this matter in their own experience. Such evidence would be taken in court as conclusive; in the minds of the readers of THE BUSINESS EDUCATOR it should be equally convincing.

George S. Cantlie, Supt. Car Service, C. P. R. Co., says:

"Through being brought into close personal contact with the executive head of departments it affords opportunities to acquire a thorough general knowledge and information that could not very well be obtained without a knowledge of shorthand."

H. M. Brown, Assistant G. F. A. Ontario Div. C. P. R. Co., says:

"It is hard to estimate the value of shorthand to a young man. As for myself it secured for me my first position in the railroad company, and I attribute my rapid promotion to a large extent to shorthand."

Hon. Frank M. Eddy, U. S. Congressman from Minn., made the following statement:

"I think a knowledge of shorthand and typewriting almost an essential to success in these days. While there is an abundance of ordinary stenographers and typewriters the demand for experts always exceeds the supply. *This is especially true of male stenographers.*"

Another man high in railroad circles writes:

"I attribute many advantages to the knowledge and practice of shorthand. In my case it has been the stepping-stone to positions that I could not otherwise have aspired to."

A man who was once confidential secretary to Hon, Cornelius N. Bliss and who has held other responsible positions says, for your encouragement:

"I found myself poorly equipped in many respects at the outset to render efficient service in big houses and high places, but shorthand and typewriting were the tools with which I won promotion."

Frederic Ireland, Official reporter, House of Representatives, says:

"*If I were fifteen years old again and wanted to be earning $25,000 a year in some great business by the time I was thirty I would study to become a good amanuensis and get into the manager's office as stenographer. There is no quicker, easier way to 'burglarize' success.*"

E. V. Murphy, Official reporter, U. S. Senate, says the following regarding his chosen profession:

"It has always afforded me a most comfortable subsistence; has given me an intimate acquaintance with men of national renown; and I think with all due modesty I may say it has greatly enlarged my knowledge on a variety of subjects. *There is no calling which affords such an opening for young men who are just starting out in life as that of stenography.* The demand for stenographers is so great in the government departments that it seems impossible to supply it.

YOUNG MAN OR YOUNG WOMAN

Keep your name on our subscription list as the B. E. will be of help to you in time of need in your new position where you will need encouragement and help.

SUCCESSLETS

FOR AMBITIOUS YOUNG PEOPLE

E. D. SNOW, Principal,

Maple City Business School, Hornell, N. Y.

COURTESY, CLEANLINESS AND CLOTHES.

Courtesy, or politeness—like truthfulness, is not natural. Some acquire it at home through example and precept. Others acquire it by associating with courteous, cultured friends. With others, it dates from the birth of a great love for a refined woman. A great many acquire a veneer (glued on only) for business reasons, and a vast number never acquire it because as they express it, they "prefer to be frank," which generally means rudeness, or plain brutality of speech and actions.

Real courtesy wells up from a love of your fellowman and a great respect for the Supreme Life who dwells within your being and makes possible your continued existence. If you are really conscious of this Divine Life within, you will no more think of being rude because some one else is rude, than you would think of swearing because some one else uses profane language; in other words, real courtesy emanates from within, instead of being a mere reflection of the sunshine of some other being. True politeness brings happiness to two—yourself and the one to whom it is extended and it is always a tremendous "pull" in the business world.

Do not get the impression that to be courteous means to be a "Willie boy" with a "sissy" grin on your face and an attitude of cringing humility. That kind of an apology for a human being fails to comprehend that he is the direct heir of the Infinite Life; that he is a Prince with a vast legacy of life, love, happiness and sunshine that can never be squandered by the most prodigal of giving.

CLEANLINESS.

That means cleanliness of your body, mind, speech and action. The young man who fills his mind - the Divine gift - with obscene stories and thoughts handicaps himself for the higher spheres of life and happiness. The young man who thinks that lewdness is a mark of manhood has unconsciously and probably unintentionally insulted the pure womanhood and manhood—the influence which is making for a better civilization and greater happiness for all mankind.

I am sorry to say the majority of young men do not appreciate the value of physical cleanliness. Some of them seem to think they bathe regularly if they go in swimming every Fourth of July. One man said he bathed twice a year - if he needed it. If you value the good opinion of your friends or your fellow workers in an office, do not let a week go by without a hot water soap bath, plus a good stiff scrubbing brush, and during the summer months make it oftener.

Remember that a streak of clay around your neck will not take the place of a necktie; and a deposit of earth in your ears, or clay wristlets might give the impression that you were in the real estate business. I might also add that unless you have lately been bereaved it is not in good form to have your finger nails and teeth draped in morning. There is no more offensive sight than a set of teeth that looks and smells like a garbage heap. A little physical exercise night and mourning with a tooth brush and an occasional visit to the dentist will help some.

In these days of safety razors a young man should shave every day. A growth of whiskers that recalls the peculiar beauty of a brush fence is not inclined to inspire the "boss" to promote you to that position that requires a "front" as well as ability. The young man who lives up to the position just ahead of him is pretty liable to get left.

An annual hair cut is hardly enough. It gives a chance to lose too many things during the year. Better make it monthly.

And now let us take a whack at the feet, a great many of which, judging from the odor, ought to be in the glue factory instead of in shoes. A great many young men with Samsonian feet have been passed on to some other establishment because their employer did not care to be asphixiated. Soap, water and muscle form the proper remedy.

CLOTHES.

Some one, who must have lived in darkest Africa before the advent of a white man, said that, "Clothes do not make the man." That is doubtless true today, but they can mar his prospects. The purchase of good clothes is an investment that will yield excellent dividends and create a greater respect for yourself. A tailor made suit at $30.00 or $35.00 will wear twice as long as a ready-to-wear suit at $15.00 or $18.00 and the tailor made suit will look better all the time.

Shirts, collars and cuffs: do not wear them so long that it would look like disrespect for age to send them to the laundry. Clean linen--get the habit.

Some young men buy good clothes, good footwear, good linen, and then place a 99 cent hat at the top which makes them look like six battered nickels. Of course, a shoe brush and blacking—at least once a day, and a clothes brush are always included in the outfit.

Occasionally a boy thinks too much about dress. He likes suits with immense checks—the screamy kind— colored vests that have to be looked at through smoked glass, and neckties that are so lurid that one feels like calling out the fire department. One feels that that kind of a youth ought to have the "fresh paint" sign on him—and you might omit the word "paint."

Young men say they cannot afford to dress well. I tell you you cannot afford not to. Not expensively, but well.

Remember—Courtesy, Cleanliness and Clothes; a trinity that you must not ignore if you would succeed.

PENMANSHIP OR COMMERCIAL BRANCHES?

A teacher of penmanship recently asked whether we would advise him to perfect his art or to prepare as a high grade commercial teacher. He is holding a good position and while holding it desires to look ahead and qualify himself either more thoroughly in penmanship or in commercial subjects.

Our reply was that it depends mainly upon which kind of work he prefers to do. As a teacher of penmanship he could expect in a few years to secure at least from $1,200 to $2000 a year, and as a commercial teacher he could expect to get a little higher than that. The future of commercial education is larger, apparently at least, than that of penmanship, although there is a better outlook for teachers of writing today than we have ever known, largely we think because of the revival of interest in good writing and the development of the movement question in connection with teaching it. There is more of a demand today for teachers of writing, and at a better wage, than ever before.

And likewise there is a far greater demand for commercial teachers today, and at a far larger wage, than ever before in the history of commercial education. Both lines of effort are therefore promising, and it depends upon one's talents more than upon anything else as to which line of effort one should adopt as a profession.

Penmanship is but a part of commercial education. The latter includes many subjects, penmanship being one of them. Penmanship in itself is a highly specialized profession and is intended for those who have talent rather than for those who have just good general ability.

The teacher of penmanship is a specialist the same as a teacher of mathematics in a high school, or a teacher of English, or a teacher of history, etc., and if he does his work equally well he is on a par with them, although it would be difficult to find anyone engaged in teaching these other branches that would acknowledge that a teacher of penmanship could be their equal in importance or ability.

We get out of life three things: a living, money and enjoyment. The first is necessary for physical existence and the last is necessary for spiritual existence. If the money earned is used in the interests of larger enjoyment, all well and good, but if used as an end or object of worship it is bad. Where money seems to be the end of a young man's ambition we usually recommend mercantile pursuits—the field of barter, but where a person's ambition is to be of the greatest service and to do the things he enjoys we then recommend following the bent of his natural inclination, be it art, industry, literature or whatever it may be.

Of course the most successful are those who do well and cheerfully the things they like to do and the things they find necessary to do, whether they like them from the standpoint of natural inclination or not. In all things there is more or less of the bitter intermingled with the sweet, and justly so, for without the bitter we would not be able to fully appreciate the sweet. Our advice is therefore to follow as closely as possible along the lines of one's natural inclinations, for along that line is to be found larger enjoyments and a larger field of usefulness than along any other line. For, after all, to be of use is and should be the object of existence.

Learn to be Considerate

LESSONS IN ORNAMENTAL WRITING

Norwalk Business College, Norwalk, O.

Specimens, together with a self-addressed postal, for criticism should be mailed to Mr. Wonnell

By A. M. Wonnell

Norwalk Ohio. 4-16-09

Dear Friends

With this number of the Educator, we close the series of lessons in ornamental writing.

In spite of many shortcomings in the copies, much interest has been manifested and many kind expressions of appreciation have been received for all, of which I wish to thank you.

With very best wishes for your future success, I remain,

Very sincerely,

A. M. Wonnell

SCIENTIFIC CRITICISM

By L. H. Hausam.

PRESIDENT OF THE HAUSAM SCHOOL OF PENMANSHIP, HUTCHINSON, KANSAS.

All progress is accomplished through the process of elimination. By this I mean that we are continually choosing and discarding, continually grasping after that which seems to offer satisfaction to the physical, intellectual or moral part of self, and again casting it aside as unfit, insufficient or undesirable. By this process of choosing, selecting and eliminating we are gradually advancing in one direction or another. What were our ideals, the stars of our fancy, the inspirations of our hopes, yesterday, are today commonplace and uninteresting. The law applies to all nature, —to the grass, the shrub and the tree; to creatures that creep, that swim, that walk and that fly. All are selecting, whether voluntarily or involuntarily it matter not, all are choosing in the hope of finding satisfaction and all are eliminating and discarding what has been used or is useless.

In matters of penmanship the law is particularly easy to trace. In the process of striving to realize the ideal we have most of all to deal with the correction of errors. We are engaged in a struggle to eliminate that which does not correspond to the ideal in the mind, that which conflicts with the soul's ways, for after all the struggle of all creatures is one of striving to adjust the outward to harmonize with the inward, to make the real correspond with the ideal. And in this process of correcting we have to consider two very important principals, viz:

First — AN ERROR IS NEVER VERY DANGEROUS UNTIL ITS EXISTANCE IS KNOWN. After it has been discovered its opposition becomes active and the struggle to overcome it becomes more and more intense as it progresses. This principle of the struggle of progression is noticeable in all life and in all the phases of life. An error may be practiced for centuries or an age and no one feel any the worse for its existence, but no sooner has it been discovered than it becomes endowed with "vitality" and armed with weapons of destruction.

Second, AN ERROR MAY BE ELIMINATED ONLY BY SEEING THE PERFECT IDEAL BEHIND IT OR THROUGH IT. This also applies to all life and to all conditions. In practicing penmanship the correcting of errors should be undertaken on this wise: First, *Discover exactly what the error is, locating it with the utmost exactness*, because no error may be overcome, no evil dislodged until its "existence" and its location are known.

Second, *Form a clear and distinct outline or ideal in mind of the perfect form that should displace the error.* This will enable one to keep a steady aim and to keep from becoming frightened at the bug-a-boo that has risen to thwart further progress, and will be a guiding star to one's efforts.

Third, *Fix the eyes on the point where the error lies and where the correction is to be made and then apply the pen.*

It is of the utmost importance that the eyes be FIXED on the point under consideration with perfect concentration, and it is equally important that the mind be kept exclusively on the ideal that is to become expressed. If these two conditions can be fulfilled, the eyes kept rigidly focused and the mind exclusively concentrated, any error may be corrected in a very short time. In fact "time" is not an essential element in correcting errors or even in mastering penmanship. It is all a matter of thinking primarily and of muscular and nervous adaptability, secondarily.

Mr. L. H. Hausam.

While trying to correct one error no thought should be given to other points. Other parts of the letter should give no concern at all during the period to be devoted, physically and mentally to the correction of the one point selected. The eyes should not be allowed to follow or to attempt to follow the movements of the pen, or to wander in any wise from the one point selected for assault. All thought, all attention, all sight, all nervous energy, all muscular force should be concentrated on the one particular place where the correction is to be made, the place where the perfect correspondence between the ideal and real is to be established.

In this manner one error after another should be sought out, defined assaulted and eliminated. The process is simple, is scientific and successful, and it is by this process alone that progress toward the perfect in art is made. The process is little understood and for reason of this ignorance much time and energy are expended in a work that should be accomplished without regard to time and without waste of energy. There should be no scattering of forces, no dividing of attention so long as one part of the letter is lacking perceptibly beyond the rest of it. But step by step each part from the grossest to the finest should be dealt with until an even quality is established throughout the letter.

After having disposed of all outlying errors, having "leveled up" the entire letter, though perhaps still leaving it far from perfect as a whole, then the eyes should be focused as nearly as may be at the MIDDLE OF THE LETTER, maintaining as nearly as possible an equal distance from all extremities, and thus centri-focused they should be held with unswerving fixedness, while the letter or exercise undergoes the sure process of evolution that must bring it at last to perfection.

LIMITS OF MOVEMENT.

A common difficulty with students especially beginners, is to be able to make the upper and lower ovals or loops of letters, and more especially of the capital letters, with the same ease and accuracy. This is due to having the writing line too near one of the other of the limits of the movement. If the arm is habitually contracted a little as it is being placed in a writing position the writing line will naturally fall nearer the lower or inside than the upper or outside limit of the movement; and thus the lower ovals or loops will be found more difficult to make. Again if the arm is habitually extended in the movement a little while being placed in a writing position the writing line will fall nearer the upper or outer than the lower or inner limit of the movement; and consequently, the upper ovals and loops will be more difficult to execute. By writing higher in the movement scope the difficulty first described will be removed and by writing lower in the scope the other trouble will be eliminated. The more common error with beginners is to write too near the lower limit of the movement as it is a very natural thing to contract the writing muscles a little as the arm is placed on the table.

RANGE OF MOVEMENT.

Difficulty is sometimes experienced in writing on all parts of a line with one position of the arm. In such an event the difficulty is lack of range of movement. The limits of the movement should be pushed apart farther. This is best accomplished by practicing the larger compact oval exercise, or the straight line exercise, making either about two inches in height without lifting the arm. It is simply a matter of developing the "rubber" of the skin where the arm rests upon the table. This can be done to a surprising degree and is the sure way to secure movement of a kind and quality that will enable one to make capitals, capital exercises, and combinations, and even do flourishing with the arm-down movement.

WANTED: To lease an established business college (not for sale), to a "live wire" man for a term of years, who can earn while working under the proposition from $2,000 to $5,000 per annum. Address "ESTABLISHED BUSINESS," care **Business Educator, Columbus, O.**

Wanted Bookkeeping and Penmanship Instructor.

One-half interest in established Shorthand School will be given for $3,500 cash and services, to man or woman who can teach the above branches. This should be a 100 per cent. investment. In answering give reference and state nature of experience. P. O. BOX 255, BALTIMORE, MD.

OWN A BUSINESS.

If you are cut out for a Business College Man, we will sell you a school complete in every respect, on terms that the school will meet. Address "INVESTIGATE", care Business Educator, Columbus, Ohio.

JUNE IS THE MONTH OF ROSES, BRIDES and

B. E. Certificates

Win a Fair Hand for business life, and we will grant the certificate.

Is your school organized as a selling force?

Every schoolman suspects, if he does not know, that he wastes a lot of money in advertising.

I can show you how to avoid the waste. This plan costs about a dollar a student and you keep the dollar until the enrollment.

It saves money gets more results. To save time, write me a long letter describing your past advertising.

M. W. CASSMORE

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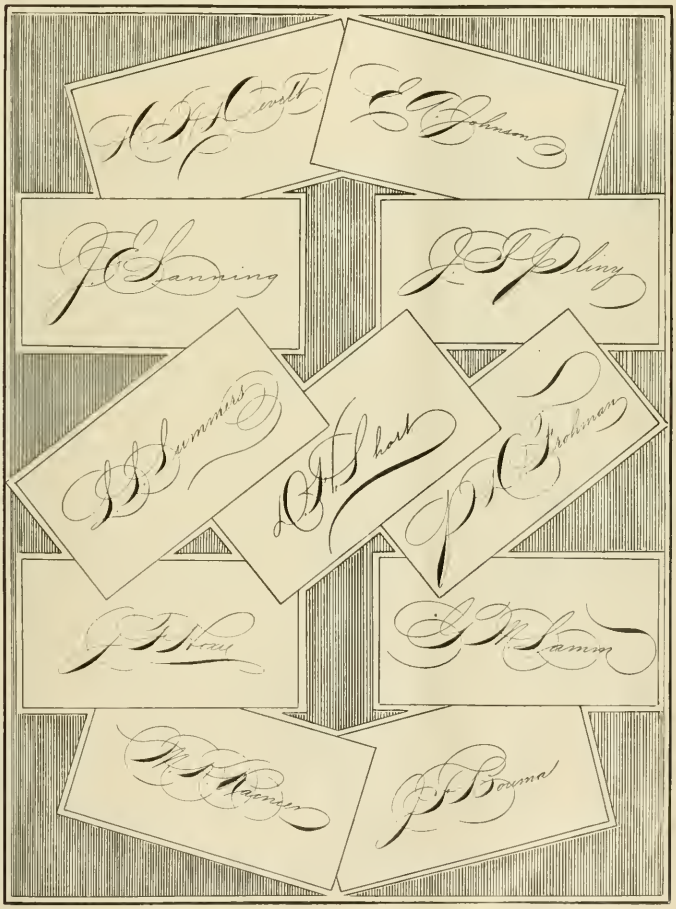
A POPULAR EXPRESSION.

"I look forward with pleasure to the coming of each lesson," writes Mr. W. R. Byrne, Ass't Cashier of the Bank of Mobile, Ala.

Our large 16 page journal, which is 11½ by 15½ inches, contains nearly 100 cuts and fine specimens of penmanship, both plain and ornamental, showing the work of business men, penmen and eminent business educators who are successful Ransomerian students.

This splendid new journal is just from the press and will be sent free to those who wish to improve their penmanship. Remember there is a best in everything. "Ransomerian" stands for the best in the penmanship line. Get the best. Write today. Address C. W. RANSOM, President of the Ransomerian School of Penmanship, 248 Reliance Building, Kansas City, Mo.



By James D. Todd, Salt Lake City, Utah

Mr. A. W. Kimpson, of Kansas City, Mo., born near Sturgeon, Boone Co., Mo., on March 19, 1883. His mother was of Scott Irish descent and his father came from Ireland when a fifteen year old lad; therefore he comes pretty nearly being Irish. But his mother having died while he was yet an infant, his aunt, Mrs. Eliza Dean, who died in April of this year, took him to raise, and he gives her and her children the credit of rearing him to manhood. He lived with them on a farm near Mexico, Mo., and attended the common schools of that neighborhood until 1903, at which time his cousin, Mr. C. H. Dean, sent him to the National Business College of Quincy, Ill., where he came under the instruction of Mr. Jno. F. Siple for nearly two years, and received from him the first inspiration that made him desire to be a penman. After leaving Quincy he accepted a position with the Central Business College of Sedalia, Mo., as teacher of penmanship, and while there was married to Miss Olive M. Gavett, of Hettick, Illinois. After remaining for some months in Sedalia, accepted a position as teacher of penmanship in the B—G. B. U. and Normal School of Bowling Green, Ky. From there he went back on the farm near Mexico, Mo., remaining several months writing cards and practising penmanship. After again leaving Mexico he was engaged by Mr. C. W. Ransom of the Ransomerian School of Penmanship of Kansas City, Mo., which position he now holds. Mr. Kimpson is gradually forging to the front as an all-round penman and will some of these days be heard from as his modesty will not let him stop short of the top.

OTHERS SHOULD TAKE HEED.

MESSRS. ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:

I have been trying for a few months to do without THE "BUSINESS EDUCATOR", but I find that I so greatly miss its regular monthly visits and the valuable information it contains, that I cannot very well get along without it. I am enclosing herewith One Dollar for another year's subscription to begin with the April number if possible, this being the first copy I have failed to receive for nearly three years.

Your paper is certainly a "BUSINESS EDUCATOR" in the fullest sense of the word and should be in the hands of every teacher in the land.

Most cordially yours,
R. S. MARLOW,
Prin. Moothart's Bus. College.

Farmington, Mo.
May 8, 1909.

Pencil sketch from life by the Editor.

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Bookkeeping Text
for next year, investigate the merits of

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I have on my list of students some fine Penmen and Commercial Teachers desiring positions. Write me if in need. OLD STUDENTS needing my assistence should write giving qualifications, &c. I make no charge. F. W. TAMBLYN, Pres., The Tamblyn School of Penmanship, Kansas City, Mo.

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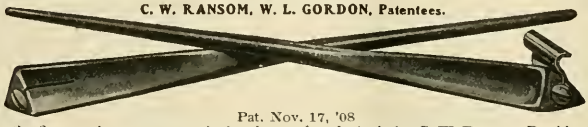
SOMETHING ENTIRELY NEW IN PENHOLDERS.

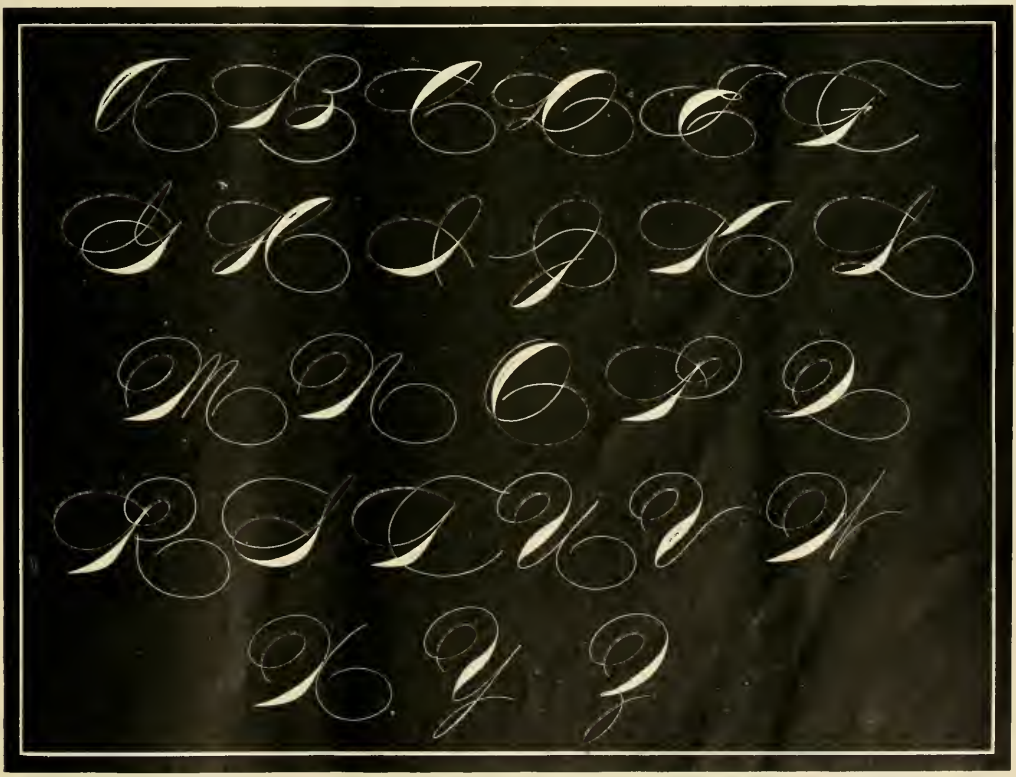
The Holder that Makes Writing A Pleasure.

C. W. RANSOM, W. L. GORDON, Patentees.



Pat. Nov. 17, '08

Fits the fingers, does not cramp the hand. Used exclusively by C. W. Ransom, President of the Ransomerian School of Penmanship, in his expert writing. Used and endorsed by the leading professional penmen. Read what a few of them say: "It is a beauty."—H. W. Flickinger. "Nothing just as good."—G. W. Weatherly. "Hope you sell a bunch of them."—L. E. Stacy. "The best penholder ever put on the market.—S. C. Bedinger. A score of others likewise have tried the holder and will use no other. This beautiful holder is made of solid hard rubber, and will last a life time. Order today and do not deprive yourself of the pleasure of using this wonderful invention. Price each, postpaid, 50c. Special prices to schools and colleges. Address **Ransom & Gordon Penholder Co., Reliance Bldg., Kansas City, Mo.**



Off-hand, ornate capitals from the facile pen of E. A. Plummer, Baltimore, Md., Sadler's B. & S. Business College.

Concerning the Business Educator Certificate.

If you have been practicing from the lessons in THE BUSINESS EDUCATOR during the past months or year, and are desirous of securing a BUSINESS EDUCATOR certificate, now is the time to submit a specimen.

If you are attending some school you should secure the O. K. of your teacher and then submit the specimen for our approval. If you are not attending school send the specimen yourself. Then if we O. K. it you can return it with fifty cents for certificate.

You should submit a specimen containing a set each of small and capital letters and figures; and a sentence or two, all on one sheet, with name and address and name of school.

THE BUSINESS EDUCATOR certificate is a beautiful specimen of script and lettering by the Editor with a unique, emblemetic illuminated seal in colors, making it a work of art and a valuable possession.

Good business writing is required. Neither script drawing nor scribbling will win our signature. Do not remit until we report upon the acceptability of the specimen, not unless you are a teacher or proprietor and know from experience what our standard and requirements are.

Now is the time to win a certificate if you have won a good handwriting. Thousands will be issued to as many worthy students the next few months.

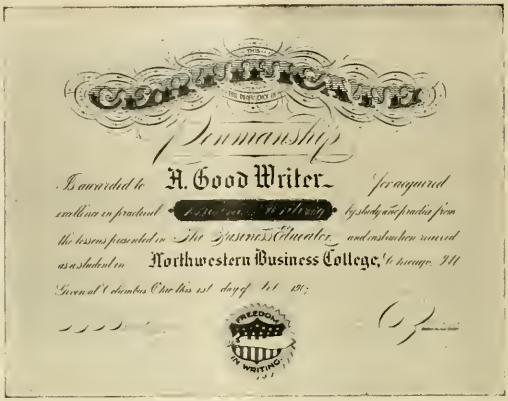
FOR SALE

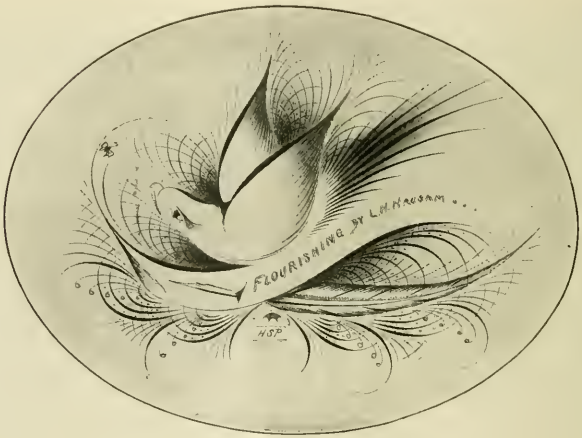
Long established and well equipped business school in Southern New England city of 50,000 population. A good chance for anyone with cash.

ADDRESS, S. N. E.,
Care Business Educator, Columbus, O.

WANTED

Two managers for business colleges in Southern and Middle States. Must be men of executive ability and hustlers for business. Great opportunity. Address,
DRAUGHON'S PRACTICAL BUSINESS COLLEGE COMPANY
NASHVILLE, TENN.





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A.W. Kimpson, '09

By A. W. Kimpson, Kansas City, Mo., who will contribute a series of lessons for students of Text Lettering and Engrossing.

An Increasing Demand for Commercial teachers, stenographers, typewriting, bookkeeping, penmanship, and allied subjects. Personal recommendation for positions in high schools, Business Colleges, Universities. Salaries $600 to $1800.
Your desires realized through **The THURSTON TEACHERS' AGENCY.**
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The Pratt Teachers' Agency
70 Fifth Avenue, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

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Two Floors of a Brand New Building
in one of the suburbs of Chicago, situated just where an up-to-date business college, properly managed, would pay from the start. Room for 400 students. Floors; 60 x 80 feet gross. Light on four sides. No competition in a territory of one hundred thousand people. Close to the Elevated and surface cars. Rent low to right party. Picture of building and further particulars on application. Steam heat. Electric lights. Mosaic entrance. Colonial style of architecture.
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FREE TO TEACHERS
Write for Particulars of Free Mail Course. It will cost you nothing. We are unable to supply the demand for Isaac Pitman teachers. Address
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The U. S. Com'l Teachers' Bureau
is in a position to assist both teachers and schools. We solicit your patronage. Enrollment free.
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WANTED Position by first-class engrosser and teacher of penmanship, who is also strong in other commercial subjects. At present associated with one of the best schools of the East. Would invest in good school.
Address, Loyal,
Care of Business Educator, Columbus, Ohio.

GETTING OUR SHARE
Of the calls for high grade commercial teachers. Is your name on our list? A wise business policy on your part to have it there.
Write today.
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I Buy and Sell SCHOOLS If you desire to sell, or to find a bargain, write me stating particulars, and I can serve you to your advantage.
M. E. MOGAN, De Pere, Wis.

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I have a number of first-class penmen who are experienced commercial teachers, that are open for engagement now.
If you are in need of a penman or commercial teacher write me at once. Address
C. W. RANSOM,
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Wants Commercial Teachers, especially MEN for High Schools and Business Colleges.
C. C. BOYNTON, Mgr.
525 Stimson Block, Los Angeles, Cal.

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The outlook for a prosperous season could not be more promising. Everything indicates a strong demand for first class teachers this summer. School managers desiring the best assistants should write to us at once. We can help them. Tell us your needs
UNION TEACHERS' BUREAU 229 Broadway, New York

THE LAND OF OPPORTUNITIES; THE-ALASKA-YUKON PACIFIC EXPOSITION will open the first of June for the purpose of exploiting the resources of the Pacific Northwest. We are specializing in the work of placing commercial teachers of the better grade. Wonderful opportunities for live commercial men and women in this growing country. INFORMATION FOR THE ASKING.
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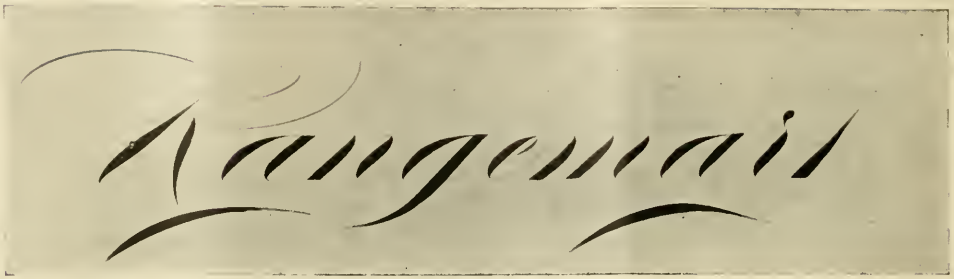
615-16-17-18 Pioneer Bldg. SEATTLE, WASH.

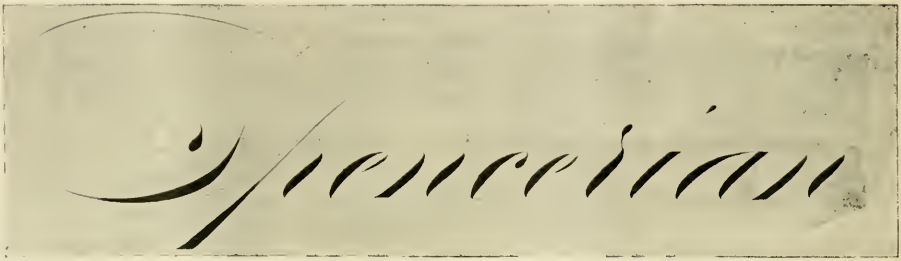
ST. LOUIS THE CENTER—Prompt service for schools and teachers. We want suitable candidates for entire faculty of a New Endowed Commercial School—bookkeeping, penmanship, shorthand, telegraphy and assistants. Fine openings in New York, Mich., Wis., Wash., Ore., Idaho, Colo., Ariz., Calif. and West. Numerous calls for successful managers and solicitors. We place teachers where they want to go. No publicity—No advance fee.
THE SPECIALISTS' EDUCATIONAL BUREAU,
Robert A. Grant, Mgr. C. H. McGuire, Associate Mgr.
Webster Groves, St. Louis, Mo.

MORE THAN 200 SCHOOLS
Have asked us to make nominations for teachers during the past 60 days. We want more *first-class teachers.*
CONTINENTAL TEACHERS' AGENCY,
BOWLING GREEN, KY.
FREE REGISTRATION IF YOU MENTION THIS JOURNAL.

President Taft's Summer Home
The summer home of the Nation's Chief Executive is in "The Garden City of the North Shore" of Massachusetts, about a half-mile from the permanent home of the Nation's chief commercial teachers' agency. The White House clerical staff has quarters in the Beverly Board of Trade Rooms, a stone's throw from the Beverly High School Building, and five minutes walk from our office. Oh, by the way, we have just placed a man in Robert College, Constantinople, right in the midst of lively doings; another in the State College of Washington, at Pullman; a lady at the head of the shorthand department of the of the State Normal School, Salem, Mass., and a lot of other notable positions that are interesting but not quite ripe for announcement. Now is the time to let us help you. More than 125 vacancies on our books today (April 30) and more than 200 available teachers – many first-class.
Information Free
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. Gaylord, Manager Prospect Hill Beverly, Mass.

SUMMER SCHOOL FOR COMMERCIAL TEACHERS
There is at present the most active demand for graduates from the Teachers' Training Department of the Rochester Business Institute that this school has ever known.
Commercial teachers planning for next year should send at once for our new 1909 bulletin, giving particulars regarding our July and August Normal Courses for commercial teachers.
TERM OPENS JULY 6 AND CLOSES AUGUST 13
The bulletin contains the names of 127 graduates of the school now teaching in 28 states and foreign countries.
Numerous inquiries for information indicate a large attendance.
ROCHESTER BUSINESS INSTITUTE Rochester, N. Y.





Off-hand roundhand by L. Madarasz, Knoxville, Tenn., one of the finest penmen the world has ever seen.

SPECIMENS

Some especially attractive flourished post cards with appropriate sentiment thereon are being published by W. McBee, Pittsburg, Pa., whose advertisement appears regularly in our columns. The designs have been flourished with care and considerable skill, and the borders have been wrought artistically.

Chas. F. Zulauf, the skillful penman in the Commercial Institute, Scranton, Pa., sends us a fine lot of penmanship practice done by his pupils. Not a poor one in the bunch, but many good ones.

N. B. Good, who in the past has been handling penmanship in the Williams Business College, Oshkosh, Wis., but who is now with the American Commercial School, Allentown, Pa., is getting superior results in his penmanship classes this year, as evidenced by a fine lot of specimens which we recently received from the pens of his pupils. Some of his pupils are writing sufficiently well to secure BUSINESS EDUCATOR certificates.

Mr. H. A. Reneau, of the Lawrence School of Business, Appleton, Wis., is a fine penman, a fine fellow and a first-class teacher. Specimens recently received from his pupils show the right kind of training for these days of business aggression.

Some creditably written cards are hereby acknowledged from Mr. J. M. Moose, Cambridge, Ohio.

Mr. L. H. Hausam, president of Hausam's Correspondence School of Penmanship, Hutchinson, Kan., recently enclosed some specimens of his own, as well as some of his students, which show a high order of ability on his part, as well as on the part of his pupils. When it comes to thoroughly delicate hair lines and sparkling shades, Mr. Hausam can cut as graceful and delicate a swath as anybody. And what is still more important and quite as difficult, is the psychological ability of stimulating others almost to a like degree of perfection by correspondence. Mr. W. A. Weaver, Santa, Anna, Texas, one of his pupils, although not following the penmanship, but rather the plow, flourishes a card about as skillfully as the old time Texan could throw a lariat, and we dare say a great deal more gracefully. You will see more of Mr. Hausam's work in these columns from time to time.

We recently had the pleasure of granting certificates to a number of students of the Bryant & Stratton Business College, Warren, Ohio, Miss Bessie Brownlee being the instructor in writing. Miss Brownlee's penmanship is of an unusually practical nature, being simple in style, very systematic in construction, and executed in a business-like manner. The work by the pupils clearly illustrates the fact that the B. & S. is maintaining the reputation of this historic name for excellence in penmanship as well as in other things.

E. W. Miller, the hustling principal of the commercial department of the Willis Business University, Springfield, O., recently mailed us a large lot of specimens showing the work that his penmanship pupils did. Many of these specimens are nearly up to our certificate standard.

No finer work, both speed and quality considered, has ever been received at this office than specimens in business writing from the Scranton, Pa., Business College, H. D. Buck, principal, and C. W. Carlton, penman. The work is marvelously accurate considering the fact that the specimens were written at a rate of speed varying from twenty to thirty-five words a minute.

O. J. Browning, principal of the Newton, Ia., High School, sends us specimens of his penmanship pupils' work regularly each month. Mr. Browning, as some of our readers know, is a very successful teacher. It is needless for us to add that the work which he sends in is of a high grade.

Some of the best work we have received from public schools is hereby acknowledged from the pupils of the public schools of Calumet, Mich., Mr. H. A. Don, Supervisor of Writing. Although Mr. Don has been at work in the public schools of that city but a short time, he has already brought about quite a revolution in writing.

A finely written letter in a business hand is before us from Miss Ethel L. Delin, Kinsman, O., whose penmanship is of an unusually attractive nature. Moreover, she is an enthusiastic and successful teacher of practical writing.

Mr. C. V. Crumley, director of the Commercial Department of the Enid, Okla., High School, recently submitted specimens which secured twenty-four Business Educator Certificates. The fact that Mr. Crumley sent nearly one hundred subscriptions during the year indicates that he is arousing much more enthusiasm among his students than the average teacher in high school work. The people of Enid will do well to retain his services for he is evidently giving them up-to-date instructions.

Mr. C. E. Baldwin, principal of the Columbia, Mo., Business College, swings quite a professional pen, as shown from some very excellently executed ornamental script specimens before us. He has been following very closely some of the Madarasz script we have been running in these columns and, like many more, seems to be making a genuine success of it.

Shuman Says:

"Your booklet, '*Heart to Heart Talks with the Office Assistant,*' is sound, terse, admirably written, eminently readable and convincing even to those who most need such advice. Employers could well afford to present a copy to every new employe, and those who have sense enough to act on its suggestions would find the booklet worth its weight in gold."
EDWIN L. SHUMAN,
LITERARY EDITOR
CHICAGO RECORD-HERALD

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E. D. SNOW, Hornell, N. Y.

A CROWNING VICTORY

FOR THE

"NEW TYPEWRITING"

First, Second, and Third Places Won by Advocates of Charles E. Smith's "Practical Course in Touch Typewriting."

At Providence, April 10, 1909, Miss Rose L. Fritz won the International Typewriting Contest for the third time in succession. This victory gives Miss Fritz permanent possession of the trophy donated by the Penman's Art Journal. In this contest Mr. Leslie H. Coombes came second and Miss Celia Shanrauth third.

THE WINNERS

The following brief summaries tell of some of the records held by advocates of Charles E. Smith's method as presented in "Practical Course in Touch Typewriting," and all are writers of ISAAC PITMAN SHORTHAND.

ROSE L. FRITZ, the World's Champion Typist, has maintained her title in the face of the keenest competition in twelve successive contests. She possesses the trophy presented by Office Appliances, representative of the American Championship, and also that presented by the Penman's Art Journal, representative of the International Typewriting Championship, having won each of these trophies three times in succession. Miss Fritz has twice won, and is the present holder of the $1,000.00 Silver Trophy, representative of the World's Typewriting Championship. In the contest at Philadelphia for the International Championship, Miss Fritz copied 2,476 words, net, in 25 minutes, an average of 99 words a minute. **This is the best record that has ever been made in competition anywhere by any one.**

LESLIE H. COOMBES, the Amateur Champion, won the title at Madison Square Garden in October last from one of the largest lists of competitors ever assembled in a contest. His average for 30 minutes was 75 words a minute, net. At Providence Mr. Coombes came second to Miss Fritz, averaging 77 words a minute, net, for one hour.

ELSIE SCOTT, the School Champion for 1908, maintained an average rate from copy of 52 words a minute, net, for 25 minutes. Miss Scott's record was made immediately after having dictation for 25 minutes. Her net average for the 50 minutes dictation and copying was 47 words a minute.

CORINNE BOURDON, the winner of the Silver Medal at the Students' Contest, at Providence, maintained a net average of 54 words a minute for 30 minutes. The fact that Miss Bourdon only began the study of typewriting in September, 1908, makes her record a most enviable one.

In all the contests mentioned above, five words were deducted for every error.

Sixth Edition; Price, 50 cents; Cloth, 75 cents

ISAAC PITMAN & SONS, - 31 Union Square, New York

√ REGENTS' EXAMINATION QUESTIONS No. 2

Based on a Study of Regents' College and High School Examination Papers

1. What is the proper salutation for public officials? For "P. O. Box 16?"
2. What kind of letter has no salutation and no complimentary close?
3. Can you draw up a simple, yet exact, legal form of copartnership?
4. What is the rule governing the use or omission of "st," "d," and "th" after date-figures?
5. Can you define the principle underlying capitalization, punctuation, and display in business letters, ads., and circulars?
6. Can you prove that the larger part of typewritten words usually abbreviated should be spelled in full?
7. When are figures to be used, and when spelled out?
8. Can you show in diagram form the difference between a social and a business letter?
9. Can you rewrite and indicate correctly which are abbreviations? *Pro. re via et. al per con per. cent incog.*
10. Can you write a list of 50 French terms (not dry goods words) and 35 Latin terms used in everyday English?

In the **"Style Book of Business English,"** there are 230 questions like the above, besides a hundred pages of the theory of correspondence, with specimen letters, covering the whole field in detail that every teacher of Business English or stenographer or correspondent or bookkeeper ought to know.

Style Book and Key sent postpaid on receipt of 75c

Isaac Pitman & Sons, 31 Union Square, New York

Columbus, Apr. 15, 1909.

Dear Students:

This letter concludes the course of lessons in Engraver's Script which I have been conducting in the Business Educator beginning with the September number, 1908.

I wish to thank all who have faithfully followed the lessons and trust that each has derived therefrom as much benefit and pleasure as I have in preparing them.

With best wishes for your success in mastering the art of Engraver's Script, I am,

Very truly yours,

Willis L. Baird.

For instructions concerning this wonderful specimen of engrossing script (the finest ever printed in a penman's paper) see the second following page.

Good Writing Easily Taught

The enthusiastic teacher who provides for his student good copies, logically arranged and carefully graded, ought to get good results in penmanship. The mediocre teacher who uses Modern Commercial Penmanship, will get fairly good results in spite of his mediocrity.

WHAT IT IS

Modern Commercial Penmanship is a carefully graded course in plain, business writing, containing 60 lessons, 60 pages of copies, and accompanied by as many sets of instruction very carefully wrought out. The price of this book is 50c. Copies will be sent to teachers for examination upon receipt of 25c.

The Commercial Text Book Company

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114 N. Main St., Salt Lake City, Utah.

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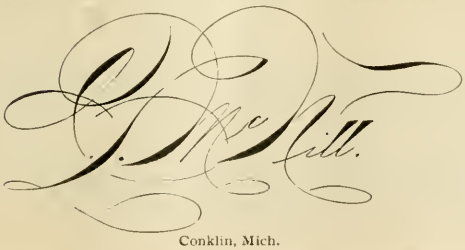
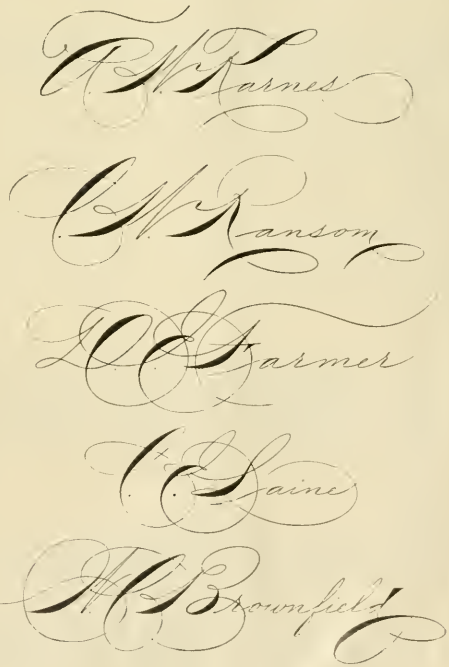


Conklin, Mich.



Skillful ornate writing by W. C. Brownfield, Penman, Bowling, Ky., Business University.

Fine Art in Writing

Lessons in
Roundhand
W. A. Baird,
118 N. High St.,
Columbus, O.

LESSONS IN ROUNDHAND NO. 10.

Page writing is the very hardest test to which you can be put in a practical way and this month's lesson will give you an opportunity to see what you can do in the way of real practical work.

There are many places where you may "fall down" if you are not always on the alert. You may not be pleased with your first efforts but do not became discouraged. Write and rewrite the letter many times and if you practice faithfully you are sure to succeed.

Rule lines an eighth of an inch apart or even less than that distance and use every 5th or 6th line as a base line. Mark these lines on the margin with a check sign in pencil.

On the line above the one you have checked, sketch in the wording in pencil very roughly the same size as you expect to write with the pen, being careful to get equal spacing in all words. By this penciling process you will be able to keep a nice even margin on the right hand side of the page. This is absolutely necessary if you expect to turn out a nice looking page. A soft lead pencil, well sharpened should be used for the ruling. Rule the lines as lightly as possible that they may be easily removed with Art Gum or a Sponge Rubber when the work is completed. A section liner is generally used by engrossers to do accurate and rapid ruling.

There will be many things to keep in mind in working upon this lesson and while you are centering your thoughts on one thing, another may be overlooked. Much practice and careful study will in time overcome your faults and a well written page will be the result.

Try to make every shaded stroke equally heavy. It will be necessary to watch your slant closer than ever before. Remember that in all minimum letters the shade begins at the head line and ends at the base line. There is a tendency to cut the double turns short. Try to avoid this. Make all minimum strokes appear equally high.

Use Gillotts 303 pen for writing the letter accompanying this lesson.

I have received some very good work and a number of communications from different students which shows they are intensely earnest. As THE BUSINESS EDUCATOR is not published during July or August I would advise you to review the lessons from the beginning. In the review make the minimum letters about 3-16 or 1-8 of an inch in height. Enclose a stamp for the return of your work and I will criticise it personally.

NOTICE—To the two students submitting the best work on this lesson I will give a specimen letter in Engraver's Script. These students, however, must have submitted work for criticism on at least four different occasions previous to June 1st. All work must be in before July 1st.

Baird's Criticism.

C. E B., Winooski, Vt. Your work on lesson 8 was a big improvement over lesson 7. You depend too much on retouching. Learn to make good clean shaded strokes without going over it. Better read instructions on lesson No. 1 regarding pen liftings.

C. E. A., Mo. You should write the same size as the copy. Your work is not systematic at all. You cannot expect to accomplish very much working in that manner.

Z. C., Hartland, Minn. You are doing better work on the capitals than on small letters. Try and get all down strokes equally heavy. Study form carefully.

W. A. D., Rockford, Ill. Your work is beginning to look better. Study the shape of the capital stem very carefully. Try to make the work look graceful. Stick to it and you will succeed.

R. L. H., Wellsville, Pa. Your work on lesson 8 is good, but is larger than the copy. That copy is given for a purpose and would advise you to write the same size. Your work is not as poor as you imagine.

A. K., Des Moines, Ia. Your work has a neat business like appearance. Study form carefully and you can become a fine script penman. Its in you. You should have sent in work before now.

DESIGNING
and
ENGROSSING
By
E. L. BROWN,
Rockland, Me.

We show herewith a variety of headings which contain some artistic lettering and effective designing, as applied to diploma making.

In the design "Mack College" there is considerable careful study. The original of this line measures 15x2 1-2. Letters seven-eights of an inch high. First make a careful pencil drawing giving especial attention to the form and character of the scroll work and lettering. In inking the pencil drawing see that all your lines are sharp and clear, as weak, indistinct lines will not reproduce satisfactorily.

The old English letters in the next line must be well formed and carefully spaced, as there are no embellishments to obscure defects.

"A Competent Bookkeeper and Amanuensis" is perhaps the most difficult heading of the three owing to the line tinting. The tinting is best executed with a spacing square, and a ruling pen. The lines must be uniform in thickness and spacing for the best effect.

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CLUB CHAT

We recently received a splendid list of subscriptions from Mr. J. M. Reaser, of the Spencer Business College, New Orleans, La. The size of the list submitted clearly indicates a good-sized school and splendid enthusiasm for the middle of April. This speaks well for Mr. Reaser, the instructor, as well as for the pupils and school.

A list of forty-five subscriptions is hereby acknowledged from Miss Jennette E. Baldwin, Principal of the penmanship department of the Los Angeles, Calif., Polytechnic High School. Miss Baldwin herself writes an unusually strong, high grade business hand, and back of it is an enthusiasm that never tires and a common sense that commands attention. She is achieving unusual results in writing and is therefore gaining an enviable and deserved reputation on the coast.

We don't go much on patent medicines, but springtime somehow does require tonics, and the best tonic for an editor and publisher this time of the year is a good sized list of subscriptions. Such a one is hereby acknowledged from Mr. R. C. Haynes, of the Bliss Business College, Lewiston, Me., indicating that spring fever is an unknown malady in the Bliss School.

We acknowledge the receipt of a good list of subscriptions, from the Scranton Business College, Scranton, Pa., H. D. Buck, Principal, and C. W. Carlton, Penman. These gentlemen are ever on the alert for anything that will help in the school room, and judging from the number of subscriptions for THE BUSINESS EDUCATOR we have been receiving from this institution they heartily believe in our journal as an aid in their penmanship classes.

A fine list of subscriptions recently came from the Mountain State Business College, Parkersburg, W. Va., A. G. Sine, president and I. P. Mensch, principal. These wide-awake, progressive gentlemen leave nothing undone to further the interests of their students, and it pleases us greatly to know that they consider THE BUSINESS EDUCATOR very necessary in their penmanship classes.

We acknowledge receipt of another fine list of subscriptions from Dudley Glass, penman in the Tyler, Tex., Commercial College. Mr. Glass is certainly doing much to raise the standard of penmanshipin the Lone Star State, and it pleases us greatly to know that he finds THE BUSINESS EDUCATOR a valuable assistant in this work.

We present elsewhere in this number of THE BUSINESS EDUCATOR an article of special value to teachers and students of penmanship, entitled "Scientific Criticism" by L. H. Hausam, President of the Hausam Correspondence School of Penmanship, Hutchinson, Kans. When we say that it is one of the finest articles that has ever appeared in our professinn, and one of the best he has ever contributed, you will know that it is something worth reading.

BOOK REVIEWS

The April number of the "Chartier Magazine," New Orleans, contains a splendidly written, eight-page editorial-plea for the need of a universal system of shorthand to take the place of long hand. This is an old enthusiasm revived and we hope it may be more successful than those made heretofore, for no one is more in favor of a simpler and more expeditious mode of expressing and recording thought than the publishers of THE BUSINESS EDUCATOR.

The April number of the "Gregg Writer," Chicago, Ill., was the first to reach our table with a very readable report of the Eastern Commercial Teachers' Covention, which scores one more for the enterprising editor and publisher of that wide awake and progressive magazine. It seems to be improving with each issue.

"The Phonographic Magazine," Jerome B. Howard, Editor, Cincinnati, O., is the smallest, meatiest, little magazine that reaches our desk. If you have never seen a copy of it in its abridged form you would do well to look into it. 50c a year.

"The Student's Art Magazine," G. H. Lockwood, Editor, Kalamazoo, Mich., is the title of a new, old magazine which students of illustrating and designing will no doubt hail with delight. It is filled chock full from cover to cover with practical suggestions to young pen artists, cartoonists, etc., and is filled to overflowing with students' specimens, artistic designs, etc. Students of illustrating will do well to secure a sample copy from the above address.

THE BEST WAY TO MEET COMPETITION

is to pay no attention to what the "other fellow" is doing, but instead, make your own work so good that competition is eliminated. The school in which students are dealt with honestly and given thorough, practical training is bound to have its full share of patronage. There is only one BEST.

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W. A. BODE, Box 176, FAIR HAVEN, PA.

This is a bird of an envelope superscription from the inimitable Dennis. The question naturally bobbed up into your Editor's mind, "Did Dennis pluck the plumes for his wife's 'Merry Widow' hat, or to engross fancy resolutions with, before he sketched the shanghi-like ostrich"? If the latter, we'll expect some fancy work from his fertile pen for this unexpected publicity.

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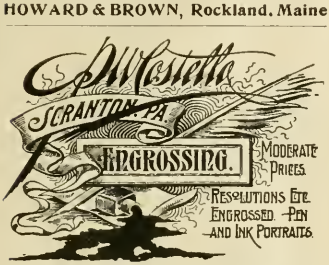

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